



**Corporate Social Responsibility Report**  
2014-15  
Farm Credit Canada

Agriculture and Food

Community

Customers

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Environment





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## On the cover

Agriculture is a way of life that's filled with opportunity, challenge and beauty. Canadian farmers use modern practices to ensure agriculture will be sustainable for generations to come. At FCC, we're proud to serve the industry that feeds the world.

# Message from the President and CEO

That's why FCC is so passionate  
about corporate social responsibility.  
We understand we're part of  
something bigger than ourselves.





## Letter from the President and CEO (G4-1)

I'm proud to lead an organization that serves such an important industry. Every day, FCC works with farm families and agribusiness operators to move Canadian agriculture forward, enrich rural Canada and help feed a growing world. And while the industry is enjoying a time of prosperity, it has never forgotten its roots – neither has FCC.

That's why FCC is so passionate about corporate social responsibility (CSR). We understand we're part of something bigger than ourselves, and we have a long-standing commitment to customers and communities across the country. Simply put, we care. We take action. And we want to inspire others to take action too.

### Agriculture is changing

Canadian agriculture is evolving at a remarkable pace. It needs to. Around the world, a growing middle class is demanding more abundant, safer, higher quality food.

As one of a handful of nations capable of producing more food than it consumes, the potential impact of that demand on Canadian agriculture is truly profound. A recent article in *The Economist* notes that "In the next 40 years, humans will need to produce more food than they did in the previous 10,000 put

together." All at the same time, that's a huge challenge and an amazing opportunity for Canadian agriculture.

Both at home and abroad, consumers are becoming more concerned about their health and well-being, and they're in a position to make choices about what they eat, where their food is sourced and how it was produced. Producers are responding to this new reality by implementing environmental, social and farm animal care practices not only to meet consumer demands and government regulations, but also to make their operations more sustainable. Precision agriculture, environmental farm plans and animal care and handling codes of practice are being put into action every day. And it's paying off for producers, consumers and the industry.

We're committed to serving the industry for the long term and will continue to monitor how these practices are impacting our stakeholders. In 2014, through the FCC Vision Panel, we asked producers to gauge the significance of several key issues facing the industry. We also analyzed other stakeholder engagement efforts and sought feedback from senior leaders at FCC. Broadly speaking, the issues that emerged from our consultations include consumer sustainability preferences, privacy protection, employee values, diversity, trade and global

population growth. For more information about that process, see page 20 in this report.

### We're up to the task

Given these kinds of changes, everything FCC does has evolved, including our CSR practices. We've embedded CSR principles in our corporate vision and values, and continually look for ways to make FCC more environmentally efficient with the help of our employees. Building on our foundation of community investment, we're also working to become more socially responsible so we can reduce our environmental impact on the world and enhance our customer service.

We have a special focus serving Canada's agriculture and agri-food industry, and helping to ensure it is up to future challenges. By offering various FCC learning programs and knowledge events, we support producers as they diversify their businesses and respond to changing consumer demands. We take things a step further for customers who wish to make their operations more sustainable by providing additional support through tailored lending options, like the FCC Energy Loan and FCC Enviro Loan. Finally, we provide specialized lending products that help ensure the next generation of Canadian farmers can enrich

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the industry with its passion and energy. In 2014-15, we provided \$2.4 billion in lending to farmers under the age of 40.

In the next three to five years, we'll continue to enhance CSR and further integrate it into our corporate strategy. And we'll work hard to keep CSR top of mind for our employees as they go about their work, whether it's through our understanding of our customers' issues, our procurement process, or any number of things we do every day.

**Our progress in 2014-15**

FCC continues to move its CSR agenda forward on several fronts. And while we said goodbye to Greg Stewart last year, his vision and leadership have paved the way for our continued success. Here are some of the highlights for 2014-15:

- We enhanced our human resources practices with an increased focus on diversity and began implementing a three-year diversity strategy.

- After experiencing a 1.5 point drop last year, our Customer Experience Index has returned to near record levels. Our Q4 measure of 63.59 per cent exceeded our target by over two points.
- For the 12th consecutive year, Aon Hewitt ranked FCC among the Top 50 Best Employers in Canada. While our engagement score of 79 per cent is down from 81 per cent in 2013-14, our leadership scores are among the highest in the survey. I'm confident we'll increase our engagement this year and deliver an outstanding employee experience by continuing to foster a culture of accountability, partnership and diversity.
- We developed and implemented a procurement code of conduct that ensures we're sourcing in a responsible manner and that there is little negative impact throughout all tiers of the supply chain.
- To be in full compliance with Global Reporting Initiative's G4 guidelines, we enhanced this CSR report. The guidelines "offer an international reference for all those interested in the disclosure of governance approach and of the environmental, social and economic performance and impacts of organizations."<sup>1</sup>
- We helped customers enhance their communities through the FCC AgriSpirit Fund and FCC Expression Fund and reached out, through the FCC Ag Crisis Fund, in times of challenge.
- We invested in the success of the next generation through initiatives such as the Young Farmer Loan, Aboriginal Student Empowerment Fund, Canadian Agriculture Literacy Week and the new 4-H Forever program.
- We also continued to champion the Ag More Than Ever cause to bring the industry together with the help of almost 400 partners<sup>2</sup>, who are helping all of us tell the true, positive story about agriculture.
- Thanks to the tireless efforts of partners, volunteers and employees, our flagship community investment program, FCC Drive Away Hunger, raised over five million pounds of food for local food banks across Canada in October 2014.

This report contains more detail on these and other key milestones, and I invite you to take a closer look.

## Forward together

Few organizations are fortunate enough to have a purpose that allows them to be an indispensable trusted partner to their customers, and to positively impact so many people. I'm proud of the great work FCC employees do every day to advance the business of agriculture, offer an extraordinary customer experience and support sustainability within our organization and across the agriculture industry.

We invite you to read this report and respond to our online [survey](#). For each completed survey, FCC will donate \$5 to Food Banks Canada, up to \$5,000. Our partnership with our stakeholders is important and we value your input.

Thank you for this opportunity to work with – and for – Canadian agriculture.



Michael Hoffort



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1 Global Reporting Initiative: G4 Sustainability Guidelines [globalreporting.org/reporting/g4/Pages/default.aspx](http://globalreporting.org/reporting/g4/Pages/default.aspx)

2 As of March 31, 2015



A photograph of a winter forest. The ground is covered in a thick layer of snow. Numerous bare trees stand in the forest, their branches reaching upwards. A large, dark tree trunk is prominent in the foreground on the right. The sun is shining brightly from behind the trees in the center-left, creating a strong lens flare and casting long, dark shadows across the snow. The sky is a clear, pale blue.

# Corporate profile

Farm Credit Canada (FCC) is a financially self-sustaining federal Crown corporation reporting to Parliament through the Minister of Agriculture and Agri-Food. Our corporate office is located in Regina, Sask. We provide financing and other services to primary producers, value-added operators, suppliers and processors along the agriculture value chain.





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## Corporate profile (G4-3, G4-31)

At FCC, corporate social responsibility (CSR) is an integral part of who we are and what we do. It guides how we operate and is an essential part of our commitment to advancing the business of agriculture. We focus our CSR activities on five areas: agriculture and food, community, customers, employees and environment.

This is FCC's fifth annual CSR report. The report measures our CSR performance for the 2014-15 fiscal year, highlights the impact our CSR efforts have on our stakeholders and looks ahead to our future commitments and plans. Throughout the report, key terms

have been hyperlinked to the FCC website for further reading. A section at the end of the report provides a comprehensive list of FCC's products, services and programs.

In the spirit of continual improvement, we invite you to send us feedback on our CSR priorities and performance by emailing us at [csr@fcc.ca](mailto:csr@fcc.ca). We also welcome your feedback on this report and invite you to complete an online [survey](#). For each completed survey, FCC will donate \$5 to Food Banks Canada, up to a total of \$5,000.



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## Our vision (G4-56)

The full agriculture value chain believes FCC is advancing the business of agriculture.

We are the place to obtain financial products, services and knowledge tailored to producers and agribusiness operators.

Our customers are advocates of FCC and can't imagine doing business without us.

We are a socially and environmentally responsible corporation.

FCC is an employer of choice everywhere we operate.

We make it easy for customers and employees to do business.

We are financially strong and stable, and invest significantly in the agriculture and agri-food industry.

## Our mission

The purpose of the corporation is to enhance rural Canada by providing specialized and personalized business and financial services and products to farming operations, including family farms, and to those businesses in rural Canada, including small and medium-sized businesses, that are businesses related to farming. The primary focus of the activities of the corporation shall be on farming operations, including family farms.

## Our values

We are committed to advancing the business of agriculture. We do this by setting our sights high – working to benefit our customers and to help employees achieve their potential.

Our corporate values represent these core beliefs:

### Act with integrity

We are ethical and honest. We treat customers, colleagues and all stakeholders with respect.

### Focus on the customer

We care about our customers, and we pride ourselves on providing them with an extraordinary experience based on personal relationships, flexibility and industry knowledge.

### Achieve excellence

We share a commitment to high performance, accountability and efficiency in order to achieve excellence.

### Work together

We believe in the power of teamwork. Whether delivering service tailored to customer needs or designing solutions to benefit the industry, we work together as one team.



### Give back to the community

We take corporate social responsibility seriously. We believe in giving back to the communities where our customers and employees live and work, striving to reduce our impact on the environment and contributing to the success of the agriculture industry.

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## Our cultural practices

In addition to our corporate values, our cultural practices explicitly outline the behaviours that employees and the FCC Board of Directors are expected to demonstrate at all times with colleagues, customers, partners, suppliers and stakeholders:

- 1 We hold ourselves and each other accountable for our impact on business results and our impact on people.
- 2 We hold ourselves and each other accountable for delivering on commitments, agreements and promises.
- 3 We hold ourselves and each other accountable for building and sustaining committed partnerships.
- 4 We hold ourselves and each other accountable for creating a safe environment where people can speak up without fear.

5 We measure our success by how others perceive and respond to our leadership, not by our personal point of view.

6 We talk straight in a responsible manner. We are committed to the success of others – we do not engage in conspiracies against people.

7 We listen for contributions and commitment. We do not listen against people or ideas.

8 We are highly coachable. We actively seek and listen to coaching.

9 We clean up and recover quickly.

10 We acknowledge others often and celebrate both small and large successes.



## Strategic themes and 2020 vision

FCC has chosen five major, long-term corporate priorities that will enable us to fulfill our vision and mission. We call these priorities our strategic themes.

Our five CSR focus areas are directly linked to these strategic themes, as indicated below:

### 1. Sustainable business success – How we remain viable and relevant to customers (Agriculture and food, Customers)

In 2020, FCC is financially strong and well respected by stakeholders. Small- and medium-sized producers across the country view FCC as their reliable long-term source of financing. Agriculture producers and agribusinesses see FCC as providing relevant products and services through all economic cycles. FCC maintains an appropriate level of capital and achieves a return on equity of 12 per cent or higher.

### 2. Great customer relationships – How we achieve great customer relationships (Customers)

In 2020, FCC continues to build great customer relationships and views this as the key differentiator. FCC shares

its knowledge of the industry and creates innovative financial products and services to help customers. The Customer Experience Index score indicates that two out of three customers (65 per cent) rate their experience with FCC as five out of five.

### 3. Effective enterprise risk management (ERM) – How we protect FCC and great customer relationships (Agriculture and food, Customers)

In 2020, excellent risk management ensures ongoing viability for FCC and protects great customer relationships. FCC has risk management processes and practices consistent with a federally regulated financial institution. FCC stays within its risk appetite and tolerances and maintains an appropriate level of capital.

### 4. Operational efficiency – How we afford great customers relationships (Environment)

In 2020, FCC continues to be recognized as a highly efficient, effective and agile organization that is easy to do business with. The corporation has an efficiency ratio of 42 per cent or lower.

### 5. High-performance culture – How we work together to achieve great customer relationships (Employees)

In 2020, FCC continues to be an employer of choice, with a culture that inspires employees to deliver great customer relationships. FCC's employee engagement score is greater than the average of the 50 Best Employers in the Aon Hewitt study.

In 2020, FCC continues to be recognized as a highly efficient, effective and agile organization that is easy to do business with.

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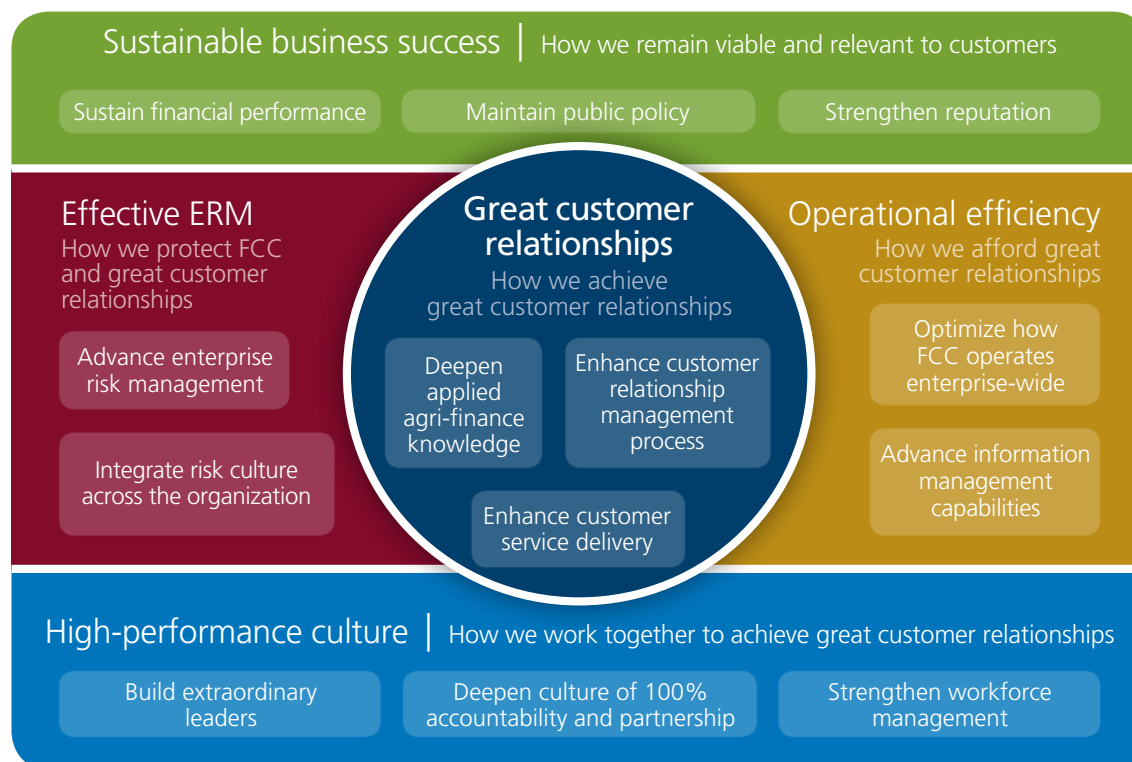
## FCC corporate strategy map

### Vision

The full agriculture and agri-food value chain believes FCC is advancing the *business of agriculture*.  
 We are *the* place to obtain financial products, services and knowledge tailored to producers and agribusiness operators.  
 Our customers are advocates of FCC and can't imagine doing business without us.  
 We are a socially and environmentally responsible corporation.  
 FCC is an employer of choice everywhere we operate.  
 We make it easy for customers and employees to do business.  
 We are financially strong and stable, and invest significantly in the agriculture and agri-food industry.

### Mission

To enhance rural Canada by providing specialized and personalized business and financial solutions to farm families and agribusiness.



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## CSR focus areas



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### Agriculture and food

We support the development of a sustainable, competitive and innovative Canadian agriculture industry. We do this by providing knowledge and education and by supporting initiatives and forming partnerships that make the industry stronger.

### Community

We foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada.

### Customers

We focus on primary producers, as well as suppliers and processors along the agriculture value chain. We provide our customers with flexible, competitively priced financing, insurance, software, learning programs and other business services.

### Employees

We foster a culture of accountability, partnership and diversity – and deliver an exceptional employee experience.

### Environment

We improve our environmental performance and support the industry with tools and knowledge to do the same.

## Corporate governance (G4-34)

FCC is governed by the Farm Credit Canada Act and the Financial Administration Act. Like other Crown corporations, FCC is subject to laws such as the Federal Accountability Act, Privacy Act, Access to Information Act, Canadian Labour Code, Employment Equity Act and Official Languages Act.

The FCC Board of Directors represents the breadth of Canadian agriculture. Its expertise contributes significantly to the corporation's vision and strategic development. The Board is responsible for the overall governance of the corporation. It ensures business activities are in the best interests of the corporation and the Government of Canada. The Board ensures FCC remains focused on its vision, mission and values, and fulfilling its public policy role.

Board members are appointed by the Governor-in-Council upon the recommendation of the Minister of Agriculture and Agri-Food. Except for the President and CEO, Board members are independent of management.

The Board is composed of 12 members, including the President and CEO and the Chair. Directors serve terms of up to four years and may be reappointed. They bring a combination of agriculture, business and financial experience to the task of governing a corporation that serves an increasingly complex industry. For

more information about the Board and senior management, including their biographies, visit [fcc.ca](http://fcc.ca).

Board members participate in the strategic planning process and approve FCC's strategic direction and corporate plan. The Corporate Governance Committee reviews and makes recommendations to the Board with respect to sound governance practices. It oversees FCC's strategic planning process and CSR program and is responsible for decision making on environmental, economic and social impacts. The committee also oversees FCC's policies on ethics, conflicts of interest and codes of conduct for employees and Board members. For more information on FCC's committees, remuneration and evaluation of Board performance, [fcc.ca](http://fcc.ca).

### CSR governance



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# Stakeholder engagement (G4-18, G4-24, G4-25)

At FCC, our CSR approach is centred on stakeholder engagement. We value the opinions of our stakeholders, look for opportunities to hear their feedback and ideas and factor their needs into business decisions.

FCC worked with Canadian Business for Social Responsibility in 2010 to identify our list of stakeholders. We worked with our employees to develop a stakeholder map and key stakeholder groups based on the impact and influence the stakeholder has on FCC and vice versa. Our key stakeholder groups are:

- customers
- employees
- communities
- the agriculture and agri-food industry
- shareholders and elected officials
- financial sector

The following chart outlines our stakeholder engagement activities (G4-26):

Customers (G4-26) How we engage	How often
Customer experience surveys are sent to customers at various stages of their relationships with FCC to measure our performance.	Continually
The FCC Customer Service Centre handles a wide variety of phone inquiries from customers, prospective customers and the general public.	Continually
The FCC Vision Panel is Canada's largest agriculture-focused research panel, and allows members (both customers and non-customers) to share their ideas and opinions about Canadian agriculture and how FCC can best serve the industry.	Continually
The FCC annual public meeting is an opportunity for FCC to demonstrate public accountability, transparency and accessibility.	Annually

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Employees (G4-26) How we engage	How often
FCC conducts an employee opinion survey from Aon Hewitt.	Annually
The Senior Leadership Team Exchange is an online forum for employees to submit questions to senior management about FCC policies, practices and procedures.	Continually
The Enterprise Management Team attends all spring meetings (which bring all employees together in their geographic area) and takes part in in-person employee question-and-answer sessions.	Annually
Employees take part in discussions with their leaders to review performance and discuss career development.	Semi-annually
Employee can participate in a communication panel to enhance communication across FCC.	Continually
Employees enhance their ag and finance knowledge through AgriCentre through internally created videos, articles and sector information. Employees can also post their own content to the site.	Continually
The President and CEO has a blog to share insights and obtain employee feedback.	Continually
The Enterprise Management Team has a blog to share insights and obtain employee feedback.	Continually



Employees take part in discussions with their leaders to review performance and discuss career development.

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Communities (G4-26) (where our customers and employees live and work)	
How we engage	How often
FCC conducts surveys of schools, food banks and partners of FCC Drive Away Hunger.	Annually
Formal and informal interactions occur between FCC and many community groups across Canada that are recipients of the FCC AgriSpirit Fund, FCC Expression Fund and FCC Regina Spirit Fund.	Occasionally
Formal and informal interactions occur between FCC and our national community investment partners: Food Banks Canada, Canadian Agricultural Safety Association (CASA) and Agriculture in the Classroom (AITC).	Continually
FCC builds and conducts agriculture safety surveys on behalf of CASA.	Occasionally

Agriculture and agri-food industry (customers and select non-customer groups)	
How we engage	How often
The FCC Vision Panel, as described above.	Continually
FCC has been building relationships with about 50 agriculture industry associations included among more than 200 associations FCC supports across Canada annually. Visible, proactive sponsorship and support is provided through formal partnerships and/or multi-year agreements that enable FCC to connect with industry stakeholders and association members. In 2014-15, we renewed our industry association strategy to further engage with 20 national and provincial producer groups, with the intent of growing relationships and awareness of industry opportunities, and delivering value through knowledge and insights.	Continually
FCC provides learning opportunities for customers to grow their businesses by participating in FCC-sponsored forums, workshops, learning tours and special events.	Continually



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## Shareholders and elected officials (G4-26)

### How we engage

### How often

The Minister of Agriculture and Agri-Food is informed about upcoming initiatives and issues by FCC's President and CEO, Government and Stakeholder Relations Director in Ottawa and others.

**Continually**

Formal and informal interactions occur between the FCC Board of Directors and the FCC Enterprise Management Team.

**Bi-monthly**

The Member of Parliament (MP) visitation program is an opportunity for FCC Vice-Presidents and District Directors across the country to provide information to, and solicit feedback from, their local MPs.

**Annually**

FCC proactively seeks out opportunities to present FCC-specific information to standing committees or to House and Senate committees.

**Occasionally**

FCC hosts a reception with ministers, MPs, senators and others in Ottawa.

**Annually**

## The financial sector

### How we engage

### How often

FCC actively builds relationships, partners and shares information with financial institutions and credit unions at the local and national level.

**Continually**

FCC works closely with commercial Crown corporations to build relationships and share and learn information on initiatives and issues.

**Continually**



## Key concerns raised by stakeholders (G4-27)

FCC has a defined approach to engage stakeholders. We strive to seek input and understand our stakeholders' needs so that we can better align our strategies and build input into our future activities. We encourage, and are responsive to, open and honest communication with all of our stakeholders. This sometimes requires us to answer some tough questions. Our Senior Leadership Team Exchange (an online forum for employees to submit questions to senior management about FCC policies, practices and procedures) resulted in 24 CSR-related inquiries ranging from employee compensation topics to community investment initiatives.

We maintain an open dialogue with all stakeholders. Our Access to Information and Privacy Office responds to, and publicly reports, any inquiries that come in through that channel. There were no access to information requests reported in 2014-15. A complete list can be found at [fcc-fac.ca/en/about-fcc/corporate-profile/access-of-information.html](http://fcc-fac.ca/en/about-fcc/corporate-profile/access-of-information.html).

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### Sample SLT Exchange question

#### SLT Exchange answer – Community and sponsorships

**Question:** I love Drive Away Hunger and all the great things it does for food banks across Canada. However, the problem of hunger in Canada has only grown larger in the country over the past decade. Have we put any thought into turning Drive Away Hunger into a program that actually combats the root causes of hunger and attempts to reduce the number of people that need to use food banks in the first place?

**Answer:** Greg Willner: Thanks for your positive comments about Drive Away Hunger and your interest in reducing hunger in Canada. (G4-27)

For more than ten years, FCC's Corporate Social Responsibility team has worked closely with Food Banks Canada (FBC) to ensure the food and funds that we donate each year are making an impact. We know that by donating at the national, local and provincial levels, we enable FBC and their member organizations to focus their resources on addressing the complicated issues related to the root cause of hunger. Since the team at FBC are experts on this topic, it makes sense for us to partner in this way.

According to Food Banks Canada, "No discussion of hunger is complete without acknowledging the root cause: low income. The simple truth is that the number of people in Canada living in low income has not dropped below 2.7 million in any year in the current era. One of the ways that Food Banks Canada works toward the goal of reducing hunger is through social research and policy assessment as it pertains to people living in poverty."

To learn more about the work that FBC is doing, you can visit their website at [foodbankscanada.ca/Learn-About-Hunger/Hunger-Solutions.aspx](http://foodbankscanada.ca/Learn-About-Hunger/Hunger-Solutions.aspx). If you would like additional information about FCC's commitment to corporate social responsibility, contact Brenda Stasuik at 306-780-8532.

## Materiality (G4-18)

Content discussed in this report was informed by our materiality analysis conducted with stakeholders, analysis of other stakeholder engagement efforts and discussions with senior leaders at FCC.

Using best practices in stakeholder engagement, a list of issues were chosen based on their relevance to FCC and the agriculture industry. FCC surveyed the FCC Vision Panel, made up of customers and non-customers, along with FCC employees, to gauge the significance of these issues. Participants were asked to rank the issues in terms of importance to them and how important they feel the issue should be to FCC.

Over 1,900 stakeholders responded to the survey with 1,300 responses from the Vision Panel and 600 from employees. The results were compiled in 2014-15 and analyzed along with executive feedback that measured FCC's ability to influence and control the outcome of the issues, as well as the impact each issue has on our customers.



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## Material topics and boundaries (G4-19, G4-20, G4-21)

FCC's material topics	GRI G4 Aspects	Impact boundaries	
		Within FCC	Outside FCC
<b>Economic contribution</b> (G4-19, G4-20, G4-21)	G4-EC 1/FSS –Economic performance	Yes	Customers and their communities, Government of Canada, rural Canada, competitors
<b>Access to markets – logistics and standards</b>	n/a		Customers, agriculture industry, Government of Canada
<b>Food safety</b>	n/a		Consumers, customers, agriculture industry, Government of Canada
<b>Food traceability</b>	n/a		Consumers, customers, agriculture industry, Government of Canada
<b>Food supply</b>	n/a		Consumers, customers and agriculture industry
<b>Supporting the agriculture industry</b>	n/a		
<b>Farm animal welfare</b>	n/a		Customers and the agriculture industry
<b>Community investments</b> (G4-19, G4-20, G4-21)	G4-EC 1/FSS – Economic performance	Yes	Consumers, customers, agriculture industry and retailers
<b>Privacy</b>	G4-PR8 – Customer privacy	Yes	Customers and their communities, employees and their communities, rural Canada

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## Material topics and boundaries (G4-19, G4-20, G4-21)

FCC's material topics	GRI G4 Aspects	Impact boundaries	
		Within FCC	Outside FCC
Privacy	G4-PR8 – Customer privacy	Yes	Customers, employees, Government of Canada
Customer satisfaction	G4-PR5/FSS – Product and services labelling		Customers
Succession planning	n/a	Yes	
Employee engagement	G4-LA1 - Employment	Yes	
Training and education	G4-LA9 – Training and education	Yes	
Diversity	G4-LA12 - Diversity and equal opportunity	Yes	Customers, employees
Long-term environmental impact of agriculture	n/a	Yes	Customers and their communities, the agriculture industry, Government of Canada
Operational footprint	G4-EN1 – Materials G4-EN3 – Energy G4-EN15 – Emissions G4-EN16 – Emissions G4-EN17 – Emissions G4-EN30 – Transport	Yes	Employees and communities where operations exist

Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes to or which it endorses (G4-15)

Canada Labour Code (including occupational health and safety) and legislation (including the Employment Equity Act and the Official Languages Act)

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## The Precautionary Principle (G4-14)

The Precautionary Principle is not commonplace within the financial sector. FCC is committed to operating in an environmentally responsible manner. We hold ourselves to high standards and take the environment into consideration throughout our daily operating activities, from increased use of teleconferencing to duplex printing and using a wheat-based paper that has lower environmental impact during its creation.

We strive to make continuous improvements year after year with the efficiency of our building operations. While FCC does not own any of our office buildings, we work in partnership with landlords to implement environmentally friendly and energy-efficient changes. In 2014-15, those changes included updates to the elevator system at corporate office (where nearly half of our employees work) that will realize significant efficiencies. We also upgraded the HVAC system at the same location. Each year, we measure and report on our energy and electrical usage for most of our operations. The 2014-15 results can be found on page 69 of this report.

The existing FCC corporate office tower is a BOMA BEST® (Building Environmental Standards)-rated building. FCC will also be leasing several floors in a new tower under construction by our landlord. The shell of the building will be LEED Certified Silver and the core of the building will follow LEED Certified Silver guidelines.

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## Embedding Sustainability Working Group

In 2012, FCC joined the Embedding Sustainability Working Group (ESWG) – a group of nine organizations from across Canada brought together to examine how to embed sustainability into corporate culture over a three-year period. The ESWG was developed by the Network for Business Sustainability (NBS) and is led by Dr. Stephanie Bertels, Assistant Professor in Sustainable Innovation and Business at Simon Fraser University. Several tools for assessing sustainability practices have been made available to FCC through the working group, including Dr. Bertels' culture wheel and an in-depth, self-guided questionnaire.

FCC completed the questionnaire in late 2013-14 and the results revealed some areas we can focus on in future years to further embed sustainability into our culture. This information is included in a three-year CSR strategy we developed in 2014-15.

The next steps with the ESWG include refining a new set of CSR assessment tools with a maturity model that will allow organizations to set their CSR baseline.

### FCC facts (G4-5, G4-6, G4-7, G4-9)

<b>Status</b>	Federal Crown corporation – Farm Credit Canada Act 1959
<b>Corporate office location</b>	Regina, Sask.
<b>President and CEO</b>	Michael Hoffort
<b>Board Chair</b>	Dale Johnston
<b>Number of employees</b>	More than 1,700
<b>Number of offices</b>	More than 100
<b>Number of customers</b>	More than 100,000
<b>Office locations</b>	See <a href="http://fcc.ca">fcc.ca</a>
<b>Public policy</b>	See <a href="http://fcc.ca">fcc.ca</a>
<b>Code of conduct and ethics</b>	See <a href="http://fcc.ca">fcc.ca</a>

List of memberships (G4-16) For a list of organizations FCC holds memberships with, or otherwise supports, refer to the appendix of this report.

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## Financial performance (G4-EC1)

FCC is a financially self-sustaining Canadian federal Crown corporation. Our profits contribute to the development of new products and services, are reinvested in the agriculture industry and rural communities, and provide

a dividend to the Government of Canada, our shareholder. Our portfolio of \$27.3 billion and 22 consecutive years of growth reflect our customers' continued confidence in FCC.

(Millions of Canadian dollars)	2014-15	2013-14	2012-13
<b>Direct economic value generated</b>			
Revenue	1,512.5	1,237.5	1,101.4
<b>Economic value distributed</b>			
Operating costs	415.1	410.2	396.6
Employee wages and benefits	203.40	224.2	203.1
Payments to providers of capital (dividends)	126.1	50.3	56.4
Community investment	3.0	3.8	3.0
<b>Economic value retained (economic value generated less economic value distributed)</b>	764.9	548.9	442.2

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FCC is a financially  
self-sustaining  
Canadian federal  
Crown corporation.

## Risk management

As a financial institution, risk is inherent in virtually all of our activities. FCC takes potential risks into account when lending to customers, delivering services and defining priorities. FCC is diligent about enterprise risk management (ERM) and integrates it with corporate initiatives and strategic planning across business lines.

We're continually improving our approach through implementation and execution of the ERM framework and measurement of activities against a formal risk appetite and tolerance statement that defines and measures acceptable risk. FCC is also implementing recommendations resulting from a review of our risk management practices by the Office of the Superintendent of Financial Institutions (OSFI).

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## Supply chain (G4-12)

FCC's supply chain is typical of a business office operation (office supplies, equipment, office furnishings, apparel and other promotional items, etc.).

In 2014-15, FCC developed a Supplier Code of Conduct. Each of our suppliers is expected to apply the standards of this code within its own operations and throughout its supply chain. Implementation of this code will happen in a phased approach over 2015-16.







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## Facility changes (G4-13)

Location	Office opening, move, expansion or closure
Abbotsford, B.C.	Move
Mississauga, Ont.	Move
Vegreville, Alta.	Expansion
North Bay, Ont.	Closure
Summerside, P.E.I.	Closure

## Summary of major FCC supplier changes (G4-13)

Four new information technology contracts were entered into during 2014-15. Two of these vendor contracts were for the implementation of new IT hardware and software products. Additionally, one new vendor contract for application support and one for consulting services were added during the period.

FCC made changes to office lease agreements during the period. We closed two office locations – one in P.E.I. and another in Ontario – and terminated the related lease agreements. We also moved the location of one of our

B.C. offices, terminating the existing lease agreement and entering into a new lease agreement with a different landlord for a new office location in the same city.

FCC also entered into three contracts related to leasehold improvement work. Two contracts were entered into for the supply and installation of audio/video equipment at our corporate office in Regina and one construction contract was awarded for significant leasehold improvement work to a B.C. office location.



# Agriculture and food

We support the development of a sustainable, competitive and innovative Canadian agriculture industry. We do this by providing knowledge and education and by supporting initiatives and forming partnerships that make the industry stronger.





## Highlights

### Supporting future farmers

For more than a century, 4-H clubs across Canada have worked to strengthen the bond between the agriculture industry and young people growing up in rural areas. FCC has been a proud supporter for 25 years and we've expanded our support with a new program, the FCC 4-H Club Fund. Clubs across the country can apply to receive up to \$500 to support their initiatives and programs. A total of 263 4-H clubs received funding in 2014-15 totalling \$130,000.

### Helping injured workers return to agriculture

Back to Ag is a new partnership between FCC, the Canadian Agriculture Safety Association (CASA) and the Rick Hansen Foundation. The program enables injured farmers and agricultural workers to apply for funding to CASA to purchase specialized equipment or adapt existing equipment to get them back to working in agriculture. FCC committed \$100,000 to Back to Ag and the program was launched through social media. The message was shared over 18,000 times through tweets and Facebook likes and shares, reaching 2,298,921 people across Canada.

### Agriculture More than Ever builds momentum

Agriculture More Than Ever is an industry cause to get those involved in Canadian agriculture to speak up and speak positively about the industry we love. Launched in 2012, the cause continues to gain support. FCC provides resources and knowledge to help partners, advocates and others in the industry tell agriculture's positive story. By changing perceptions of Canadian agriculture, we can attract the talent, investment and consumer confidence needed to continue growing the industry.

### Gaining knowledge in agribusiness and agri-food

Staying updated on the latest developments in agribusiness and agri-food (A&A) has never been easier with the introduction of FCC's Agribusiness & Agri-Food Weekly – an e-newsletter that features the top A&A news each week. By focusing on A&A news, the e-newsletter is a perfect complement to the FCC Express, which highlights the week's top stories of interest to primary producers.

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## Material issues impacting the Ag and Food focus area

### Access to markets – logistics and standards

FCC is committed to providing an alternate source of competitively priced and structured financing to agriculture customers in Canada. As a federal Crown corporation, FCC's sole purpose is to support farm families and small- and medium-sized agriculture-based businesses.

Our public policy role is the foundation of everything we do to advance the business of agriculture. At FCC, we take a long-term view, serving agriculture and our customers through highs and lows. Our loan products reflect that agriculture is a cyclical industry and it takes time for business operations to flourish. Unpredictable weather and market conditions can negatively affect even the best producers and agribusiness operators. For example, the beef industry in Canada has experienced periodic impacts from BSE (bovine spongiform encephalopathy) and the market closures that resulted. FCC continued to lend in spite of these challenges. When those situations occur, FCC can approve a customer support program for a particular industry or customer group for a certain time period. Loan restructuring or deferral of principal payments gives producers the flexibility and time they need to recover.

### Food safety and traceability

FCC supports the development of a vibrant, sustainable and competitive agriculture industry, which includes ensuring that the food Canada supplies is safe and traceable. FCC offers a software program, Field Manager PRO, with built-in tools that make it easier for producers to meet requirements around food traceability. Producers can have an electronic record of the entire life cycle of their product from seed/planting to harvest and storage. The program also has Canada GAP (Good Agricultural Practices) forms built into it that auto-populate and are editable to make it easier for producers to comply with regulations.

Canada GAP provides national food safety standards and a certification system for fresh produce suppliers. The GAP program is HACCP-based and is built on producers taking science-based, preventive measures to reduce the risk of contamination. Producers implement the requirements and follow procedures to minimize known food safety hazards. The program helps fresh produce suppliers demonstrate food safety vigilance and is the first Canadian food safety program to achieve international recognition by the Global Food Safety Initiative.

We offer support to our Field Manager PRO customers to help them navigate through any software issues they encounter. We track the total number of software sold to customers, although we're unable to track which tools specifically in the software are being used by customers.

At FCC, we take a long-term view, serving agriculture and our customers through highs and lows.

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### Food supply and supporting the industry

The world's population is expected to reach 9.6 billion by 2050. This means the world will need 70 per cent more food than it currently produces. Canada is one of just a handful of nations capable of meeting this growing global demand for safe, high-quality food and FCC is committed to supporting our customers, producers and the agriculture industry along the way.

Our presence in agriculture puts us in a unique position to be a catalyst for continued growth and progress and to contribute to the lives of Canada's farm families and rural communities. We work hard to deliver well beyond the loan transaction and part of how we do this is by sharing knowledge. We share knowledge and insights that enrich the lives and business of customers and non-customers alike. In 2014-15, we delivered 114 learning events that reached over 11,000 attendees and we had over 160,000 views of e-learning videos, learning events, podcasts and webinars.

We also support the industry through our efforts to contribute to a safe agriculture industry. In 2014-15, training programs that were funded through the FCC Ag Safety Fund resulted in over 6,000 people receiving training on safe agriculture practices. FCC contributed more than \$300,000 to safety in agriculture initiatives in 2014-15, helping producers develop the skills they need to keep themselves, their families and their employees safe.

Young producers also play a key role in a vibrant, sustainable industry. We support them through our Young Farmer Loan and with the FCC on Campus program. We also focus our efforts on teaching school-age children and young adults about agriculture by partnering with Agriculture in the Classroom, 4-H Canada, and in Quebec, the Association des jeunes ruraux du Québec (AJRQ) and the Fédération de la relève agricole du Québec (FRAQ).

### Farm animal welfare

In recent years, the market has seen increasing focus on sustainability standards, set by retailers and expected by consumers, which are affecting the farm animal welfare practices of agri-businesses and producers. The issue of sustainability was also identified as a material issue facing the agriculture industry through stakeholder research that FCC conducted in 2014. FCC has been working with the National Farm Animal Care Council to better understand what this means for the industry and our customers and to explore possible opportunities for FCC to offer support on this issue. We're working to develop a plan in 2015-16 to help support our customers and the industry through these changes.



FCC contributed more than \$300,000 to safety in agriculture initiatives in 2014-15.

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## Agriculture and Food – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Help young producers develop in the industry	Dollars lent to young producers	<b>\$2.32 billion</b>	<b>\$2.27 billion</b>	<b>\$2.42 billion</b>	Allows more young producers to choose a career in agriculture, ensuring a future for the industry	<p>Continue to support 4H at the national, provincial and club level through program support and the FCC 4-H Club Fund</p> <p>To sponsor and upgrade two to three student lounges at agriculture universities and colleges</p> <p>To distribute Ag Bag backpacks to first-year agriculture students as part of the student orientation program at participating agriculture universities and colleges</p>
Increase industry knowledge and skills for a successful and profitable industry	Number of individuals benefiting from learning experiences provided by FCC	12,960 FCC Learning event attendees 24,230 partner program attendees 120,344 views of e-learning videos, podcasts and webinars	13,343 FCC Learning event attendees 13,954 partner program attendees 131,144 views of e-learning videos, podcasts and webinars	11,652 FCC Learning event attendees <sup>a</sup> n/a – partner program attendees no longer being tracked <sup>c</sup> 166,142 views of e-learning videos, podcasts and webinars	Producers and agribusiness operators have the information and training they need to advance their farm management practices	To reach 11,000 people through FCC-hosted learning events to advance farm management practices for producers and young farmers
Strengthen and support agriculture and agri-food networks	Number of industry association partnerships	251 <sup>d</sup>	213	191	Industry associations better understand FCC's role in the agriculture industry and are equipped with messaging to promote agriculture	To begin implementing some of the tactics associated with the renewed industry associations strategy that was developed in 2014-15
	Dollars invested in support of industry associations	\$1.02 million	\$1.12 million	\$982,368 <sup>e</sup>		

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## Agriculture and Food – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Contribute to the safety of the industry	Number of people trained through the FCC Ag Safety Fund	1,666	6,615 <sup>f</sup>	6,180	Industry associations better understand FCC's role in the agriculture industry and are equipped with messaging to promote agriculture	To begin implementing some of the tactics associated with the renewed industry associations strategy that was developed in 2014-15
	Dollars invested in agricultural safety	\$185,000	\$160,000	\$300,000 <sup>g</sup>		
	Number of people helped through Back to Ag (new)	n/a	n/a	5		
Promote agriculture as a vibrant, forward-looking industry, fostering excitement and building a positive image of the industry	Dollars invested in Agriculture in the Classroom (AITC)	\$70,000	\$85,000	\$82,000	More students in Canada have a better understanding of the agriculture industry and where their food comes from	To continue to support AITC Canada's Ag Literacy Week program
	Total partners and advocates of Agriculture More Than Ever	n/a	n/a	380 partners 1,185 advocates <sup>h</sup>	Changing the perceptions of Canadian ag can attract the talent, investment and consumer confidence needed to continue to grow the industry	425 partners 2,500 advocates

a FCC Learning events include hands-on workshops, seminars and forums with inspiring speakers. Our partner programs include speaker sponsorships, workshops and keynote addresses for agriculture associations and industry conferences. In 2014-15, we offered fewer events in comparison to previous years and instead focused our efforts on launching a new event, Ag Outlook 2015. We did see an increase in attendance in our Ag Knowledge Exchange events, up 31 per cent over the previous year.

b Attendees decreased in 2013-14 due to a shift in event strategy. In total, 118 events were sponsored, with a total audience of 13,954.

c In 2014-15, the partner program went through a change and we're no longer reporting on this initiative.

d Calculation error as association individual events were counted versus individual associations in 2012-13.

e The decrease in funding was the result of an efficiency exercise to create more consistency among our agreements with provincial and national associations. Our updated approach includes more in-kind support.

f The training numbers increased as the projects funded were vast in reach and completed over a two-year funding period.

g The increase in funding was due to the introduction of a new partnership program between FCC, the Rick Hansen Foundation and the Canadian Agricultural Safety Association, which was developed to support the cost of adaptive technology to help farmers and agricultural workers who have experienced a traumatic injury return to their work in agriculture.

h An advocate is an individual or group that actively promotes agriculture in respectful and meaningful ways.

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Commitments made for 2014-15	Result
To sponsor and upgrade two student lounges at agriculture universities and colleges	FCC achieved this commitment by sponsoring two student lounges.
To distribute Ag Bag backpacks to first-year agriculture students as part of the student orientation program at participating agriculture universities and colleges	FCC achieved this commitment by distributing 882 backpacks to first-year agriculture students.
To reach 11,000 people through FCC-hosted learning events to advance farm management practices for producers and young farmers	FCC achieved this commitment with a total core attendance at FCC Forums and Ag Knowledge Exchange events of 11,652 in 2014-15.
To conduct biannual touch points to further deepen relationships with key agriculture industry associations	FCC achieved this commitment of biannual touch points occurring between FCC and top industry associations.
To work with CASA to lower the number of farm machinery incidents in Canada each year	In 2014-15, FCC funded 12 programs through the FCC Ag Safety Fund that provide training focused specifically on safe usage of farm machinery and tractors.
To support AITC Canada's 2014-15 goal of having its Ag Literacy Week program reach 50 per cent more students	While we didn't achieve the goal of increasing program reach by 50 per cent more students, we maintained the reach achieved in 2013-14 and slightly increased the number of classrooms that participated in the AITC program.

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# Community

We foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada.



## Highlights

### FCC AgriSpirit Fund

The FCC AgriSpirit Fund has contributed to the quality of life in rural communities for 11 years. Since 2004, FCC has supported almost 900 capital enhancement projects in rural Canada totalling over \$8.5 million in donations. Among the projects funded in 2014-15, a food relief charity, South West Ontario (SWO) Gleaners, received \$15,000 to help purchase an electronic forklift to assist in their Soup for Survival initiative. Essex County is strong in agricultural production, especially vegetables, with production, packaging and processing taking place almost year-round. It was very common for the non-marketable “seconds” to be thrown away. The SWO Gleaners organization is addressing the problem by transforming vegetable culls into a nutritious dried soup mix provided free of charge to area food banks and soup kitchens. Operating their processing plant safely and efficiently is important to the program’s success and the new fork lift is a key part of achieving that objective.

### FCC Drive Away Hunger

FCC Drive Away Hunger is one of the largest employee-led food drives in Canada and it demonstrates our long-term commitment to the industry by bringing the agriculture community together to share the food it produces with those who need it most.

In its 11th year, FCC Drive Away Hunger raised over five million pounds of food for Canadian food banks, far surpassing our goal of three million pounds. All 100 FCC offices collected food and cash donations for their local food banks. With almost 650 schools and partners participating in 2014, FCC Drive Away Hunger was able to provide food to 219 food banks at a time of year when they need it the most. Since 2004, our employees and community partners have raised over 22 million pounds of food for Canadian food banks.

In 2014-15, FCC worked in partnership with Food Banks Canada to develop a new meals conversion metric that quantifies the impact of the cash and food donations collected through FCC Drive Away Hunger. FCC led this project and donated the time and resources of our employees to complete it. This measure, which converts money and pounds of food into a “meals provided” metric, will be used by Food Banks Canada and its partners to better communicate the impact of donations.

### FCC Expression Fund

Since 2008, FCC has contributed \$270,000 to the vitality of Canada’s official languages through the FCC Expression Fund. This year, \$50,000 was awarded to nine minority language projects across Canada. Projects funded in 2014-15 include a French literacy program, renovations to a community hall to house a French daycare, and funding to purchase French resources and materials for children at two daycares.

Since 2008, FCC has contributed \$270,000 to the vitality of Canada’s official languages.

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## Material issues impacting the community focus area:

### Community investments (DMA, G4-EC1/FSS)

At FCC, we foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada. We do this by supporting projects that make positive changes in these communities. Our community investment activities are closely aligned with the agriculture industry, focusing on hunger, enhancing rural communities, safety in agriculture, education about agriculture, and employee volunteerism.

We have five main funds from which charitable and non-profit organizations can receive support. These funds include the FCC AgriSpirit Fund, FCC Expression Fund, FCC Regina Spirit Fund, FCC Ag Safety Fund and FCC Aboriginal Student Empowerment Fund. We hold a national food drive each year, FCC Drive Away Hunger, to help raise food and cash donations for food banks across the country. We also support the United Way and communities in general through other giving initiatives.

Each initiative and program has specific goals and measurements attached to it and we measure success based on these goals and the impact on the beneficiaries. Community investment funding opportunities are reviewed and analyzed based on specific criteria, including, but not limited to, fit within our focus areas, inclusiveness and impact on the community.



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Focus area	Priorities (goals) (G4-EC1/FSS)	Actions	Percentage dollars allocated of total community investment budget
Hunger	Reduce hunger in rural communities across Canada	Leading the FCC Drive Away Hunger program to raise food and funds for Canadian food banks	13.5%
Agricultural safety	To contribute to the safety of the industry	Offering the FCC Ag Safety Fund, the FCC Back to Ag fund and Canadian Agriculture Safety Week	20%
Education about agriculture	To promote agriculture as a vibrant, forward-looking industry, fostering excitement and building a positive image of the industry	Partnering with Agriculture in the Classroom to deliver Canadian Agriculture Literacy Week	2%
Community enhancement	To support the communities where our customers and employees live and work, with a focus on rural Canada	Supporting capital projects in rural Canada through the FCC AgriSpirit Fund Celebrating minority official language communities through the FCC Expression Fund Supporting Regina-based charities and non-profits through the FCC Regina Spirit Fund	47%
Volunteerism	To support employee volunteerism	Encouraging employee volunteerism by supporting the organizations our employees serve through our employee donation match program and our monthly volunteer draw	10%
Other			7.5%

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## Community – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Reduce hunger in rural communities across Canada	Pounds of food collected through FCC Drive Away Hunger	3.1 million	6.6 million	5 million	Helped reduce hunger in Canada and increase awareness of the issue of hunger locally, provincially and nationally	To change the measurement to “meals provided” To provide 3 million meals for Canadians in need*
	Number of partners involved in FCC Drive Away Hunger	397	533	254		
	Number of communities involved in FCC Drive Away Hunger	226	263	214		
	Number of schools involved in FCC Drive Away Hunger	307	415	389		
	Number of food banks benefiting from FCC Drive Away Hunger	177	243	219		

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## Community – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Support the communities where our customers and employees live and work	Number of community projects supported through the FCC AgriSpirit Fund, FCC Expression Fund and FCC Regina Spirit Fund	FCC AgriSpirit Fund: 90 FCC Expression Fund: 6 FCC Regina Spirit Fund: 9 <hr/> 105	FCC AgriSpirit Fund: 93 FCC Expression Fund: 7 FCC Regina Spirit Fund: 13 <hr/> 113	FCC AgriSpirit Fund: 78 FCC Expression Fund: 9 FCC Regina Spirit Fund: 10 <hr/> 97	Funding helped charities and non-profit organizations across Canada make life better in their communities through enhancement projects	To continue to support community projects across Canada through FCC's various funds  For 100% of the projects funded through the FCC Regina Spirit Fund to fit within the four diversity categories (Aboriginal peoples, persons with disabilities, women in management and visible minorities)
	Percentage of profits donated to charities and non-profit organizations	1.0%	0.96%	n/a – measure revised for 2014-15		
	Total dollars donated to charities and non-profit organizations <sup>b</sup>	\$3 million	\$3.8 million	\$3 million		To donate a maximum of \$3 million to charities and non-profit organizations in 2015-16

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## Community – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Support employee volunteerism	Dollars donated to charities and non-profit organizations via the employee volunteer program	\$85,470	\$74,866	\$81,532	Employees received the encouragement and support needed to give back to the charities and non-profits they're passionate about and enhance their communities	To donate \$96,000 to charities and non-profit organizations via the employee volunteer program in 2015-16

<sup>a</sup> In 2014-15, FCC worked in partnership with Food Banks Canada to develop a new meals conversion metric that would quantify the impact of the cash and food donations collected through FCC Drive Away Hunger. Data was collected from Food Banks Canada's member food banks, the 2012 Hunger Count survey, the 2004 Statistics Canada Canadian Community Health Survey and the Canada Revenue Agency. The information was analyzed and used to determine the meals conversion metric, where \$1 donated equals three pounds of food, providing three meals to those in need.

<sup>b</sup> This amount consists of total dollars donated through FCC Drive Away Hunger, our three community funds, our employee volunteer program and other local community investment donations.



Commitments made for 2014-15	Result
<b>To collect three million pounds of food for food banks across Canada.</b>	FCC exceeded the 2014-15 goal by collecting five million pounds of food for Canadian food banks.
<b>To continue to support community projects across Canada through FCC's various funds</b>	FCC supported 97 community projects in 2014-15 through the FCC AgriSpirit Fund, FCC Expression Fund and FCC Regina Spirit Fund. Funding dollar amounts remained consistent over the previous year but larger donation amount were made to selected projects, which resulted in fewer projects overall receiving funding.
<b>To revise the measure of percentage of profits given to charities and non-profit organizations</b>	In 2014-15, FCC changed the measure of reporting in percentage of profits donated to a total dollar amount committed to charities and non-profit organizations for the fiscal year.
<b>To donate a maximum of \$3 million to charities and non-profit organizations</b>	In 2014-15, FCC donated a total of \$3 million to charities and non-profit organizations.
<b>To donate \$90,000 to charities and non-profit organizations via the employee volunteer program in 2014-15</b>	FCC donated \$81,532 to charities and non-profit organizations in 2014-15 via the employee volunteer program. We budget based on actual employee and team usage from previous years, and include some contingency in case we have an influx of requests. Participation in the employee volunteer program has remained quite constant over the last three years.

In addition to this, FCC partners with Agriculture in the Classroom, Canadian Agricultural Safety Association, Food Banks Canada and the Rick Hansen Foundation.

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# Customers

We focus on primary producers, as well as suppliers and processors along the agriculture value chain. We provide our customers with flexible, competitively priced financing, insurance, software, learning programs and other business services.

Software  
demonstration

11 a.m. & 2

## Farm Credit Canada







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## Highlights

### FCC Ag Crisis Fund

The FCC Ag Crisis Fund is one of the ways we demonstrate our unwavering support and commitment to our customers. Through the fund, employees can request support for individual customers facing difficult times such as a serious illness, fire or farm accident. Since 2005, FCC has supported more than 1,150 customers through the fund.

### FCC Ag Outlook events

We piloted eight Ag Outlook learning events across the country in 2014-15. This is a new event for customers and non-customers that complements our existing Ag Knowledge Exchange events. Ag Outlook is a half-day learning event that looks at the agricultural trends and issues that could impact producers' operations in the year ahead. Leading industry experts cover a range of timely topics, including the economy, farm management and agricultural markets.



## Material issues impacting the Customer focus area

### Customer privacy (DMA, G4-PR8)

Privacy and data security is of vital importance to Canadians, and controlling the collection, use and disclosure of personal information has become a pressing issue facing the financial services industry, including FCC.

We're committed to respecting the privacy of our customers and employees. We continue to raise awareness among employees about the importance of privacy and data protection and strive to continually improve the policies, systems and tools that we use to secure personal information and protect it from unauthorized collection, use and disclosure.

### Compliance

FCC is subject to the Privacy Act (Canada), which is administered by the Office of the Privacy Commissioner of Canada. Under the Privacy Act, FCC must limit the collection, use and disclosure of personal information, provide appropriate security to guard against a loss or misuse of data, and provide individuals with a right of access to the personal information that FCC holds about them.

Compliance with the Privacy Act is managed by a team in our Governance division:

- FCC's Chief Legal Officer and Corporate Secretary is our Chief Privacy Officer. The Chief Privacy Officer manages FCC's

compliance with the Privacy Act, has oversight of FCC's privacy policies and guides the corporation in identifying and managing privacy risks.

- FCC's Privacy Officer, who also serves as our Complaints Officer, reports to the Chief Privacy Officer. The Privacy Officer responds to requests for personal information under the Privacy Act, manages FCC's investigation and response to privacy incidents, and advises the corporation on privacy protection.

Concerns or complaints about FCC's privacy practices or our compliance with the Privacy Act can be escalated to the Privacy Commissioner, who acts as an independent ombudsman to resolve privacy problems and oversee compliance with the Privacy Act.

In 2014-15, FCC's internal audit group undertook an audit of the corporation's privacy practices and controls. While the audit made a number of recommendations to improve our practices and maintain our adherence to the Generally Accepted Privacy Principles developed by the Canadian Institute of Chartered Accountants, the audit did not find any systemic weaknesses or breakdowns in FCC's privacy controls.



FCC is subject to the Privacy Act (Canada), which is administered by the Office of the Privacy Commissioner of Canada.



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Much of FCC's IT infrastructure is outsourced to service providers. Privacy standards are documented and included in all service agreements and service providers are subject to audit by FCC. We regularly conduct penetration tests of our IT systems and continually update and upgrade our cyber security with the help of third-party industry experts. To date, we have not suffered a privacy breach as a result of third-party intrusion into our IT systems.

#### Incidents and complaints

A privacy incident is any potential or actual compromise of personally identifiable information in a form that could be accessed by an unauthorized person. Given FCC's size (1,700 employees, 100 offices and over 100,000 customers), privacy incidents will

occur. Employees are responsible to identify privacy incidents, which are reported to and logged by FCC's Privacy Officer. For the most part, incidents have involved human error on the part of an FCC employee. In the past fiscal year, no significant privacy incidents were reported to FCC's Privacy Officer and no complaints concerning FCC have been made to the Office of the Privacy Commissioner of Canada.

#### Promoting privacy protection

We expect employees to respect FCC's privacy principles and integrate privacy protection into their day-to-day business operations:

- Our Code of Conduct and Ethics makes all employees accountable for the personal information in their care. A breach of privacy

is treated as a serious matter and may result in discipline up to and including termination.

- FCC maintains an internal privacy policy and an online privacy policy on our public website. Our privacy policies are consistent with the Canadian Standards Association's Model Code for the Protection of Personal Information.
- Privacy training is provided as part of the orientation for all new employees.
- Resource materials on privacy protection are available to all employees. For example, our customer experience standards, which all employees are required to follow, include privacy and confidentiality standards and guidelines.

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FCC has three contact options for privacy complaints:

- Contact FCC's Privacy Officer for questions about FCC's privacy practices or privacy access requests.
- Individuals not satisfied with FCC's response to their questions can contact the Office of the Privacy Commissioner of Canada.
- Anyone wanting to make a complaint – anonymously if they choose about any type of concern from privacy to employee wrongdoing can do so by contacting ConfidenceLine, an independent whistleblower hotline accessible 24 hours a day, 365 days a year. Callers will talk to an independent professional who will ensure their report of misconduct is handled properly, without having to give their name.

#### **Product and service labelling – customer satisfaction (DMA, G4-PR5/FSS)**

In today's marketplace, customers expect an extraordinary experience all of the time, whether they deal with us in person, on the phone or via written communication. Because the customer experience begins with each employee, FCC has customer experience standards in place that apply to all employees.

We measure how we're doing at providing an extraordinary customer experience through our Customer Experience Index (CEI). The CEI is a survey we send to customers at various stages in their relationship with FCC that allows us to receive ongoing feedback. We use the results of the CEI to measure our success at providing an extraordinary customer experience at all times.

#### **Acting with integrity**

We support our commitment to our customers through our core values, which include acting with integrity. FCC's Code of Conduct and Ethics guides how we operate and our employees have an obligation to speak up in good faith and report possible violations of this code. FCC also provides the public with direct access to FCC's Integrity Officer if they would like to discuss a possible situation.

This code applies to FCC, the FCC Board of Directors and all of our employees (including permanent, term, contract and work placements). Compliance with this code is a condition of employment and all new employees must sign both the code and a Declaration of Promise of Fidelity and Secrecy, confirming that the employee understands the code and their commitment to comply with it. Employees are required on an annual basis to

reaffirm their understanding of the code and their commitment to uphold it.

[fcc-fac.ca/en/about-fcc/transparency-and-accountability/code-of-conduct-and-ethics.html](http://fcc-fac.ca/en/about-fcc/transparency-and-accountability/code-of-conduct-and-ethics.html)

#### **Initiatives to enhance financial literacy**

We believe sound financial management is essential to succeed in agriculture. Through our FCC Learning programs, we offer support in farm financial management targeted to agriculture producers across Canada. One of the ways we do this is through our bimonthly AgriSuccess magazine. In each edition, we feature a column called "Your Money" that discusses various financial topics relevant to farmers, including succession planning, accounting and taxes.

Another important area where we enhance financial literacy is through our FCC Ag Knowledge Exchange workshops. We offer several events across the country to provide financial management advice. Two topics we focus on in particular are financial management on the farm and providing financial tips for a smoother transition of operations through succession planning.



## Customer – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
(G4-PR5/ESS) Consistently provide an extraordinary customer experience	Customer experience index	64.1%	62.4%	63.6%	More than 63 per cent of all customer responses to CEI questions reflected the best possible score for that question.	To achieve the targeted national CEI score of 62% in 2015-16
Demonstrate unwavering support and commitment to customers	Number of customers supported by the FCC Ag Crisis Fund	144	166	177	Customers received funding to help support their families and operations in the short term during times of crisis	To continue to financially support customers facing difficult times through the FCC Ag Crisis Fund in 2015-16

Commitments made for 2014-15	Result
To achieve a national CEI score of 61.5% in 2014-15	FCC exceeded its CEI goal of 61.5% in 2014-15 with a score of 63.6%.
To continue to financially support customers facing difficult times through the FCC Ag Crisis Fund in 2014-15	FCC provided Ag Crisis funding to 177 customers in 2014-15 to help support their families and operations during crisis situations.

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# Employees

We foster a culture of accountability, partnership and diversity – and deliver an exceptional employee experience.



## Highlights

### CEO Corner

Launched in the fall of 2014, CEO Corner is a new blog on the FCC intranet that gives President and CEO Michael Hoffort another way to share his thoughts with employees about what's going on at FCC, for our customers and for the broader agriculture industry. It's also a place for employees to interact and engage on each post through the comment section.

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Held each November, our Movember initiative is completely employee-led, with the corporation matching employee donations 50 cents to every dollar.

### Aboriginal Summer Student Program

We partner with the Saskatchewan Indian Institute of Technologies, Saskatchewan Polytechnic, the University of Regina's Aboriginal Career Centre and First Nations University of Canada to provide summer employment opportunities at FCC. Students work in a variety of areas, including Human Resources, Corporate Communication, Corporate Social Responsibility, Marketing and Brand. In 2014, seven aboriginal student employees were hired through this program.

### Employee Volunteer Program

- Supporting the Moncton community in recognition of the sacrifices made by the fallen RCMP officers in Moncton in June 2014, employees in our local office fundraised to support this important cause. As part of FCC's Employee Volunteer Program, FCC matched funds raised by these employees 50 cents to every dollar. The total donation was over \$2,000.

- FCC Moo-Stachers in support of Movember – Employees across the country raised funds to support men's mental health and prostate cancer research. Held each November, our Movember initiative is completely employee-led, with the corporation matching employee donations 50 cents to every dollar. We raised \$14,088.33 in 2014 and almost \$84,000 since 2009 for this important cause.

### FCC recognized again as a top employer in Canada

FCC continues to be ranked as one of the Best Employers in Canada for the 12th year in a row. FCC ranked 14th on the Best Employers in Canada list, released by Aon Hewitt. The annual list is based on the results of the 2014 Aon Hewitt survey, which measures employee engagement in participating companies. This year, 259 organizations took part in the survey.

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## Material issues impacting the Employee focus area

### Succession planning (DMA)

Succession planning is critical to FCC's business success. It creates an effective process for recognizing, developing and retaining top talent and it ensures we have a supply of qualified candidates ready to fill key leadership positions should they become vacant. Given the competition for top talent in Canada, failing to focus on succession management could affect our ability to serve our customers and achieve our business goals in the future. To manage this risk, we're developing a more structured, intentional process to identify and develop talent for future needs. This involves using standard criteria to identify employees with the desire and potential to move to more senior roles and ensuring they have development plans to help them reach their potential. We've started rolling out this new process across the Operations division and our goal is to extend it to all leadership roles across the corporation by the end of the 2015-16 fiscal year.

### Employee engagement (DMA, G4-LA1)

Employee engagement is very important to FCC. When employees are intellectually and emotionally committed to FCC, they're more likely to speak positively about the corporation, stay with us for the long term and strive to do

their best every day. When employees are inspired to give that extra effort to work with their colleagues in an environment of 100 per cent accountability and committed partnerships, it helps to create an extraordinary customer experience, inspire customer loyalty and set FCC apart in the marketplace.

FCC participates in the annual Aon Hewitt Employee Engagement survey and more than 86 per cent of employees completed the survey this year. Our overall employee engagement score was 79 per cent, which is higher than the average engagement score at other top employers in Canada who take part in the Hewitt survey.

### Training and education (DMA, G4-LA9)

FCC fosters a culture where learning is encouraged and supported by management and our employees' success in meeting their learning objectives is measured and recognized. We offer a blended approach to training with formal and informal learning opportunities, including online learning, post-secondary education, internal and external learning events, job shadowing, coaching and mentoring.

Our Employee Development policy outlines our commitments. FCC requires all permanent

employees, including those on probation or in developmental roles, and term employees hired for six months or more, to complete an individual development plan (IDP) annually in collaboration with their manager. Typically, employees focus on two aspects of growth development in their current jobs and preparing themselves for future career opportunities. We believe this growth happens most effectively when employees have ongoing discussions with their managers and create deliberate plans to achieve their goals.

Last year, 96 per cent of employees completed their IDP forms and 71 per cent implemented most of the actions in their IDPs. The percentage of employees who implemented most of the actions in their IDPs continues to decline, decreasing by four per cent this past year. We can speculate on the reasons for the decrease, but we don't have verifiable data to support our speculation. The decline could be due to capacity limitations and is possibly a symptom of the many changes employees continue to experience in their daily work. As a result, employees may be more focused on learning new systems, policies, processes, etc. than on the learning goals they identified in their IDPs.

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### Diversity (DMA, G4-LA12)

FCC strives to have a workforce that represents the diversity of our customers across Canada and reflects the Canadian workforce as a whole. We're committed to providing a work environment that supports the productivity, personal goals, dignity and self respect of all employees.

Championing diversity also makes great business sense. Having a diverse workforce strengthens FCC by contributing different perspectives, new ideas and new ways of doing things. It enriches our culture and positions us for long-term financial sustainability.

In addition to this, as a federal Crown corporation operating under the Employment Equity Act (EEA), FCC must provide equal opportunities for employment to the four designated groups: women, Aboriginal peoples, persons with disabilities and visible minorities. The purpose of the EEA is to ensure no one is denied employment opportunities for reasons unrelated to ability. The EEA states this is achieved by correcting disadvantages in the workplace experienced by the four designated groups and also by implementing the principle that employment equity means more than treating people in the same way – it also requires special measures and the accommodation of differences.

Under the EEA, FCC is required to make progress in creating a level playing field for all employment equity groups. In July 2013, the Canadian Human Rights Commission informed us that FCC was up for an Employment Equity Audit review (the last one was conducted in 2010). After reviewing the submission of our workforce analysis report, the Commission found that FCC has a better overall employment equity representation of designated group members than the federally regulated service industry and as a result, they didn't need to proceed with a full audit. Instead, the Commission approved an employment equity status report for FCC and we won't be up for another full audit for three years. The status report indicated more work is needed to increase the representation of Aboriginal peoples, persons with disabilities and members of visible minorities in our workforce.

While there is still more work to do, as indicated in the latest status report, we're continuing to make progress on our diversity initiatives:

- We have tools and resources easily available to employees to increase awareness and understanding of diversity.

- Our new corporate website follows accessibility standards and regulations.
- Diversity awareness training is available to all staff so we support employees in creating a work environment that is respectful of all differences.
- Diversity content has been woven throughout our talent supply process to help managers create a transparent and equitable hiring process.





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### Employee – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Sustain and grow our culture	Employee engagement score (Aon Hewitt survey)	86%	81%	79%	Employees are embracing 100 per cent accountability and working together as committed partners, allowing FCC to provide an extraordinary customer experience	To reach our 2015 target for employee engagement with a score greater than or equal to the average for the top 50 employers

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## Employee – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Enhance leadership capabilities throughout the organization	Leadership satisfaction score (Aon Hewitt survey) <sup>a</sup>	81%	86%	77.6%	When employees feel supported, valued and inspired by their leaders, they are more likely to stay at FCC and to give their all to serving our customers	To reach our 2015 target for leadership with an indicator score greater than or equal to the average for the top 50 employers
	Leadership effectiveness score (Aon Hewitt survey) <sup>b</sup>	86%	85%	84%		

*Continued on next page*

## Employee – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Build a workforce that reflects the diversity and linguistic duality of our customers and the Canadian workforce as a whole	Hire 5 net new diversity <sup>c</sup> employees	Measure in progress	Gap reduced by 17 <sup>d</sup>	Minus 4 net new diversity employees hired <sup>e</sup>	FCC is working towards achieving a fully representative workforce that is reflective of the Canadian workforce	Revise this measure to “hire 6 new diversity candidates” in 2015-16 To implement year two of the Corporate Inclusion and Diversity Plan
	Number of employees enrolled in second language training	Learning English: 26 Learning French: 74 <hr/> 100	Learning English: 34 Learning French: 66 <hr/> 100	Learning English: 18 Learning French: 37 <hr/> 55	Employees in designated bilingual positions are able to communicate with customers and other stakeholders in their language of choice	To implement tactics identified in the 2015-18 Official Languages Plan
Provide learning opportunities for employees to develop in their jobs and their careers	Percentage of employees who have completed individual development plans (IDP)	99%	98%	96%	Employees have a plan, supported by their managers, that helps them learn and grow in their positions	To continue to assess employee learning options and provide development opportunities that meet employee and business needs
	Percentage of employees who implemented most of the actions outlined in their IDP over the past year	83%	75%	71%		

a The leadership satisfaction score is created by averaging the scores of five key drivers from the survey (senior leadership, direct manager, managing performance, career opportunities, recognition) that strongly correlate to leadership.

b Part of the Aon Hewitt employee survey, the leadership effectiveness score measures the percentage of employees who feel their leader is highly effective, moderately effective or not effective. The results above show the percentage of employees who feel their leader is highly effective.

c Our corporate measure for diversity was revised in 2014-15 from “reduce the corporate-wide employment equity gap by 12 each year over the next five years” to “hire five net new diversity employees.”

d For 2013-14, the following variables were considered when calculating the corporate-wide gap: 1) Number of diversity hires vs. diversity exits, 2) the availability rates of the Canadian labour market, and 3) the number of FCC employees who voluntarily choose to self-declare as a member of one or more of the employment equity groups.

e FCC is seeing positive results due to our focus on diversity awareness. Our intention has been to increase the number of new diversity hires coming into the organization. In spite of a slight decrease in the size of our workforce, we successfully hired 14 new employees from three of the designated employment equity groups (aboriginals, visible minorities and persons with disabilities). There were 27 employee exits from these groups during this same period, with nine of those resulting from term positions coming to an end. Our diversity strategy is based on the belief that if we continue to provide opportunities for managers to recruit from the designated group and enhance our focus on awareness, we'll begin to see a sustainable shift in our ability to retain these employees over time.



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Commitments made for 2014-15	Result
<b>To have our 2014-15 employee engagement score be greater than or equal to the average for the top 50 employers</b>	FCC achieved this goal with a score of 79%, compared to an average score of 78% for the top 50 employers of Canada.
<b>To develop a three-year strategy to deepen and sustain our organizational culture and leadership</b>	In 2014-15, FCC developed a new three-year strategy to deepen and sustain culture and leadership. It will be implemented from April 2015 to March 2018.
<b>To have our leadership indicator score be greater than or equal to the average for the top 50 employers</b>	FCC exceeded this goal with a score of 77.6%, compared to an average score of 71.8% for the top 50 employers in Canada.
<b>To implement year one of the 2014-17 Corporate Inclusion and Diversity Plan</b>	In 2014-15, FCC implemented year one of the three-year Corporate Inclusion and Diversity Plan.
<b>To develop a new official languages strategy in 2014-15</b>	In 2014-15, FCC developed a strategy for supporting both official languages with implementation scheduled to begin in 2015-16.
<b>To continue to assess employee learning options and provide development opportunities that meet employee and business needs</b>	This goal was met through various means, including the near completion of the corporate-wide rollout of Culture Fundamentals, our culture refresher, and the addition of courses to address employee learning needs.



## Workforce breakdown (G4-10)

### By province and gender

	2014-15	2013-14	2012-13
<b>Alberta</b>	193 127 F   66 M	190 123 F   67 M	186 116 F   70 M
<b>British Columbia</b>	66 38 F   28 M	65 42 F   23 M	61 36 F   25 M
<b>Manitoba</b>	70 47 F   23 M	71 45 F   26 M	69 45 F   24 M
<b>New Brunswick</b>	83 59 F   24 M	85 59 F   26 M	88 65 F   23 M
<b>Newfoundland and Labrador</b>	3 3 F   0 M	3 3 F   0 M	4 3 F   1 M
<b>Nova Scotia</b>	11 6 F   5 M	11 6 F   5 M	11 6 F   5 M
<b>Ontario</b>	296 179 F   117 M	283 168 F   115 M	276 165 F   111 M
<b>Prince Edward Island</b>	8 5 F   3 M	10 6 F   4 M	13 8 F   5 M
<b>Quebec</b>	129 80 F   49 M	125 78 F   47 M	120 71 F   49 M
<b>Saskatchewan</b>	909 561 F   348 M	908 554 F   354 M	913 552 F   361 M
<b>Total</b>	1,768 1,084 F (63%) 667 M (37%)	1,751 1,084 F (62%) 667 M (38%)	1,741 1,067 F (61%) 674 M (39%)



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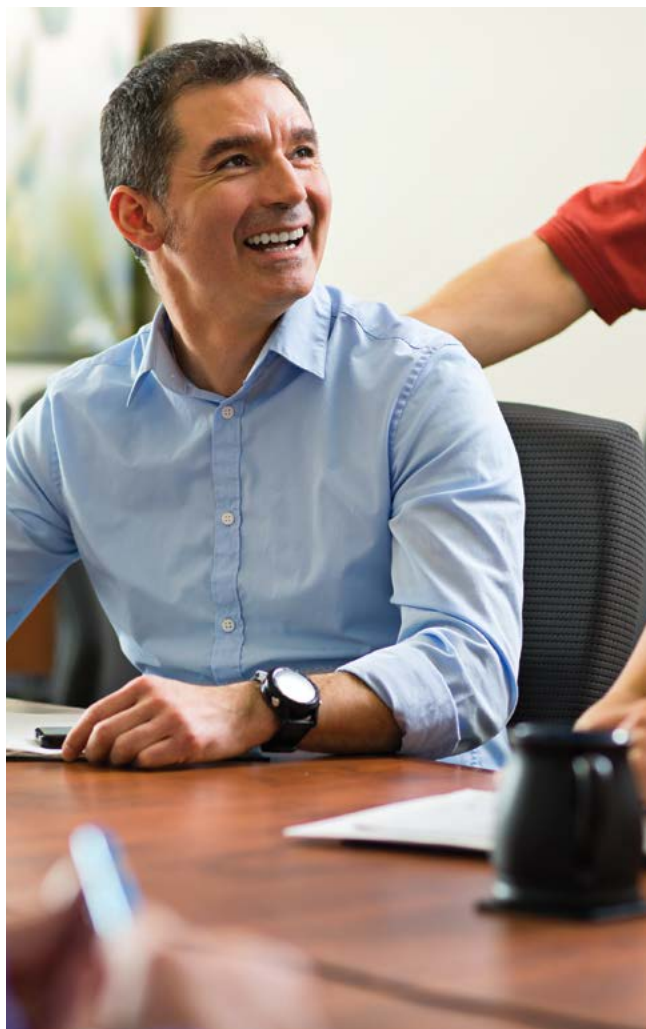
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## By employment contract, status and gender (G4-10)



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	2014-15	2013-14	2012-13
<b>Permanent</b>	1,670 1,591 F/T 79 P/T 1,036 F 634 M	1,660 1,582 F/T 78 P/T 1,023 F 637 M	1,634 1,545 F/T 89 P/T 996 F 638 M
<b>Short-term, student or term</b>	98 86 F/T 12 P/T 69 F 29 M	91 81 F/T 10 P/T 61 F 30 M	107 94 F/T 13 P/T 71 F 36 M
<b>Total</b>	1,768	1,751	1,741 <sup>1</sup>

<sup>1</sup> Typically FCC uses "more than 1,700" as our employee number, which includes active, leave without pay, and paid leave permanent employees. However, for the purposes of this report, and as per Global Reporting Initiative (GRI) criteria, this employee number also includes short-term, student and term employees.

## By management vs. non-management and gender (G4-LA12)

	2014-15	2013-14	2012-13
<b>Management</b>	256 127 F 129 M	251 127 F 124 M	234 120 F 114 M
<b>Non-management</b>	1,512 978 F 534 M	1,500 957 F 543 M	1,507 946 F 561 M
<b>Total</b>	1,768	1,751	1,741

## Average hours of training per employee (G4-LA9)

	2014-15	2013-14	2012-13
<b>New employees (less than two years)</b>	29.4 31.1 F <sup>1</sup> 26.1 M <sup>1</sup>	44.3 43.8 F <sup>1</sup> 45 M <sup>1</sup>	55.5 54.6 F <sup>1</sup> 56.9 M <sup>1</sup>
<b>Existing employees (more than two years)</b>	11.5 11.2 F <sup>2</sup> 12.0 M <sup>2</sup>	17.1 17.2 F <sup>2</sup> 16.9 M <sup>2</sup>	48.4 48.5 F <sup>2</sup> 48.2 M <sup>2</sup>
<b>Average of all employees (both new and existing)</b>	15.2 <sup>3</sup>	23.1 <sup>3</sup>	50.3 <sup>3</sup>

1. Calculated by dividing the total number of training hours for new employees by the total number of new female and male employees.
2. Calculated by dividing the total number of training hours for existing employees by the total number of existing female and male employees.
3. Calculated by dividing the total number of training hours for both new and existing employees by the total number of employees.



## Workforce Turnover rates and Hires (G4-LA1)

Age - Exits	
<b>Under 30 years</b>	29 19 F   10 M
<b>30-50 years</b>	71 46 F   25 M
<b>Over 50 Years</b>	33 19 F   14 M
<b>Total</b>	133 84 F   49 M

Age - Hires	
<b>Under 30 years</b>	35 24 F   11 M
<b>30-50 years</b>	54 32 F   22 M
<b>Over 50 Years</b>	5 3 F   2 M
<b>Total</b>	94 59 F   35 M

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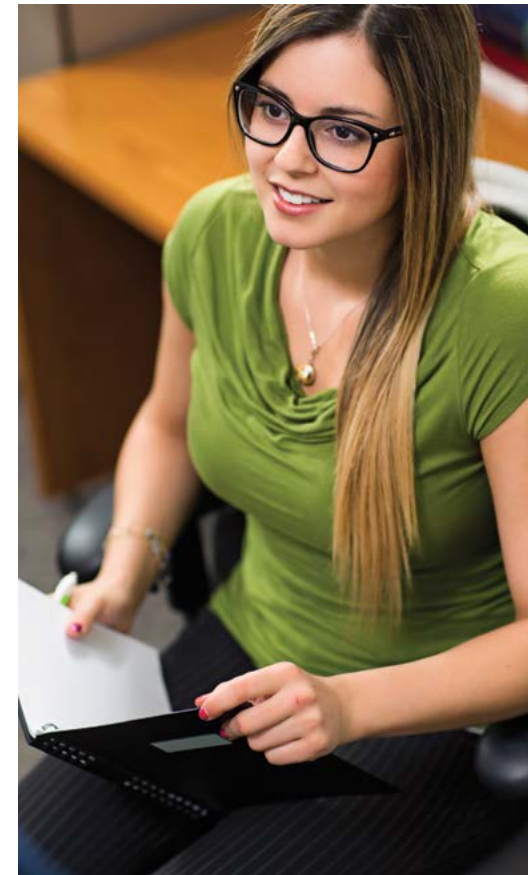
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## Workforce Turnover rates and Hires (G4-LA1)

Province - Exits	
Alberta	27 20 F   7 M
British Columbia	4 3 F   1 M
Manitoba	14 9 F   5 M
New Brunswick	5 1 F   4 M
Newfoundland and Labrador	0
Nova Scotia	0
Ontario	23 12 F   11 M
Prince Edward Island	2 2 F   0 M
Quebec	3 2 F   1 M
Saskatchewan	55 35 F   20 M
<b>Total</b>	<b>133</b> <b>84 F   49 M</b>

Province - Hires	
Alberta	25 20 F   5 M
British Columbia	4 0 F   4 M
Manitoba	10 7 F   3 M
New Brunswick	1 0 F   1 M
Newfoundland and Labrador	0
Nova Scotia	0
Ontario	22 11 F   11 M
Prince Edward Island	0
Quebec	4 3 F   1 M
Saskatchewan	28 18 F   10 M
<b>Total</b>	<b>94</b> <b>59 F   35 M</b>



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Note: Turnover and hire information is presented based on permanent employees only. We don't maintain information on our contingent workforce at this time and are therefore unable to report on what portion of FCC's work is performed by workers who are legally recognized as self-employed or by individuals other than employees or supervised workers.

FCC has no employees who are covered under collective bargaining agreements. (G4-11)

## Employee survey results – CSR

Each year, several CSR-specific questions are included in the Aon Hewitt employee survey.

Since 2011, all scores have either increased or remained at high levels. We attribute this to several factors, including increased communication to employees about FCC's

CSR efforts through the CSR report and other initiatives, the expansion of FCC Drive Away Hunger and the introduction of FCC Think Green, our internal environmental footprint reduction program.

**Here's a snapshot of our survey questions and results, including a comparison to the 2014 Best Employers in Canada:**

	2012	2013	2014	2014 Best Employers in Canada
<b>This is a socially and environmentally responsible organization.</b>	95%	94%	93%	87%
<b>We have a work environment that is open and accepts individual differences (e.g. gender, race, ethnicity, sexual orientation, religion, age).</b>	95%	94%	94%	91%
<b>This organization is fair, respectful and honest with customers/clients.</b>	97%	94%	94%	89%
<b>This organization has an excellent reputation in our local community</b>	95%	95%	94%	86%
<b>It is important to me that this organization is socially responsible.</b>	93%	90%	89%	_____
<b>This organization considers long-term social and environmental impacts when it makes decisions.</b>	84%	_____	88%	_____

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# Environment

We improve our environmental performance and support the industry with tools and knowledge to do the same.

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## Highlights

### **A new paper choice**

In 2014-15, FCC switched to using Step Forward Paper as the primary supplier of paper for our corporate office location. Step Forward Paper is made from leftover wheat straw and doesn't impact the food supply chain. The production has a small environmental footprint because it's made with 80 per cent wheat straw waste, saving trees. It's one of the most environmentally sustainable paper types currently available in North America.

### **FCC introduces Code of Conduct for suppliers**

In 2014-15, FCC introduced a Code of Conduct for vendors and suppliers. Implementation will happen in a phased approach and is currently being piloted by our marketing team, a group within the organization considered higher-risk procurers due to the nature of the shirts, water bottles and other promotional items they procure. The code identifies the environmental, social and ethical requirements that we consider in our procurement process.

### **Employee engagement**

In 2014-15, several employee-led, environmentally focused events took place at FCC. These events included a lunch and learn session on plastic pollution in honour of Earth Day, a shrub-planting party with the Nature Conservancy of Canada, participation in the Great Shore Clean-up initiative and an eco-drive that involved employees bringing in goods to be reused, repurposed or recycled.

## Material issues impacting the Environment focus area

**Operational footprint** (DMA G4-EN1, G4-EN3, G4-EN15, G4-EN16, G4-EN17, G4-EN30)

Like many organizations, our success is inevitably linked to environmental issues. Man-made climate change and other global megatrends – including resource scarcity and population growth – all have an impact on our business, our customers and our communities. With over 100 office locations across Canada, managing our operational footprint and being an environmentally responsible organization is important to us. In fact, we speak directly to it in our corporate values.

An internal campaign, called FCC Think Green, reinforces our corporate commitment to the environment and calls on all employees to look for ways to make FCC and their households more environmentally efficient. Many of our employees have taken this challenge to heart and actively use recycling stations at work, carpool, turn off lights and audiovisual equipment when leaving a meeting room, and participate in other environmental initiatives.

FCC has offices across the country, in particular rural Canada. With our corporate office located in Regina, our employees need to travel periodically to keep operations running efficiently and smoothly. Each year, we measure emissions produced by our business

travel and we've seen a steady decrease in emissions year after year. Progress has been achieved by increased video-conferencing technology and employees making cost-effective and environmentally sound transportation choices. FCC's travel and expense policy encourages employee to travel together on corporate business and use mass transit options to and from airports wherever possible.

As a financial institution, we create documentation throughout our business activities. We measure our paper consumption each year and encourage conservation efforts through initiatives such as our recycling program, encouraging duplex printing and implementing other initiatives through our Think Green program. We also made an improvement this year for much of our corporate office paper use by switching to a paper made from leftover wheat straw that has a small environmental footprint. While we've made good progress in recent years, we still have some work to do. We continue to look for opportunities to be more "paperless" as an organization and to have consistent environmental practices, including recycling programs, in all of our offices.

With over 100 office locations across Canada, managing our operational footprint and being an environmentally responsible organization is important to us.

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### Long-term environmental impact of agriculture (DMA)

With population growth, resource scarcity and the increasing sustainability standards expected by consumers and retailers, a sustainable agriculture industry is vital to the success of our organization, our customers and the industry.

FCC exercises all reasonable care to safeguard the environment. We understand the agriculture industry will play an important role in addressing environmental challenges in the future and we want our customers to have the information they need to make educated decisions. FCC offers support to our customers, and the industry, by developing and sharing tools, knowledge and environmental products to help manage their environmental performance. Our Enviro-Loan encourages sound environmental practices by deferring principal payments on environment-related projects or upgrades. Our Energy Loan assists producers who want to use renewable energy sources on their farms to save money and become more self-sufficient by producing their own energy.

As a federal Crown corporation, FCC is also responsible to comply with the Canadian Environmental Assessment Act, 2012 (CEAA 2012) where required. Our Environmental Risk Management policy provides the standards and criteria employees need to follow throughout the lending process. As part of our loan approval process, we work with customers to review environmental risk through questionnaires, site inspections and assessment reports from qualified consultants.



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## Environment – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Reduce our greenhouse gas (GHG) emissions and environmental impact	Total GHG emissions in tonnes (t) carbon dioxide equivalent (CO <sub>2</sub> e)	8,442 t CO <sub>2</sub> e office energy: 5,927 t air travel: 1,167 t vehicle travel: 1,099 t paper: 249 t	7,991 t CO <sub>2</sub> e office energy: 5,623 t air travel: 1,077 t vehicle travel: 1,056 t paper: 236 t	7,717 t CO <sub>2</sub> e office energy: 5,567 t air travel: 1,003 t vehicle travel: 930 t paper: 217 t	FCC is growing its business responsibly and managing its resources	To continue to focus on energy reduction strategies to ensure that GHG emissions continue to decline over time
	Revenue in millions of Canadian dollars(\$)	\$1,139.40	\$1,197.20	\$1,512.5	Between 2013-14 and 2014-15, our revenue grew by 5.07 per cent, yet overall GHG emissions were reduced by 5.3 per cent	To re-envision our internal Think Green program
	Tonnes (t) of carbon dioxide equivalent emissions (CO <sub>2</sub> e) per revenue in millions of Canadian dollars(\$)	7.41 t CO <sub>2</sub> e / \$ million revenue	6.67 t CO <sub>2</sub> e / \$ million revenue	5.10 t CO <sub>2</sub> e / \$ million revenue		To implement our Supplier Code of Conduct corporate-wide
Develop and share tools, knowledge and environmental products	Number of dollars loaned to customers who are advancing environmental practices	Energy Loan \$14.3 million	Energy Loan \$6.8 million	Energy Loan \$8.1 million <sup>a</sup>	Customers have the financing they need to switch to renewable energy sources for their operations	To continue to offer these products to our customers  They will be reviewed annually and updates will be made as needed
		Enviro-Loan \$397,531	Enviro-Loan \$52,093	Enviro-Loan \$7,162 <sup>a</sup>		

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## Environment – Performance Trends

Priorities	Measures	2012-13 performance	2013-14 performance	2014-15 performance	Impact of 2014-15 performance	Future plans
Develop and share tools, knowledge and environmental products	Number of real property loans that receive an environmental risk assessment <sup>a</sup>	9,445	8,725	9,270	FCC identifies the environmental risk related to customer property to ensure that environmental impacts are well managed and mitigated where possible <sup>c</sup>	To continue to require environmental assessments for each new real property loan

<sup>a</sup> The Energy Loan and Enviro-Loan are niche products that enable our customers to increase the sustainability of their operations. Customers have the opportunity to use FCC custom loan products to advance their environmental practices. Customers also use other loan products for environmental purposes depending on the overall need for financing.

<sup>b</sup> To protect the environment and mitigate identified risks, FCC requires environmental assessments on all real properties used by customers to secure financing. The lending decision process also requires customers to complete FCC's Environmental Declaration Form. As a

federal Crown corporation, FCC is a federal authority with accountabilities under the Canadian Environmental Assessment Act, 2012 (CEAA 2012). We don't provide financing to projects or activities that will cause significant adverse environmental effects.

<sup>c</sup> All FCC employees involved in real property loans are required to take training on our environmental policy, environmental risk and mitigation measures to identify the environmental risk related to customer property.



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Commitments made for 2014-15	Result
<b>To explore the possibility of creating GHG emission reduction targets to gauge our progress year over year</b> <b>To continue to focus on energy reduction strategies to ensure that GHG emissions continue to decline over time</b>	While FCC has not set specific GHG emissions reduction targets, the corporation continued to focus on environmental efficiency overall.
<b>To look for opportunities to explore sustainable procurement practices and expand our video-conferencing services</b>	We began the implementation of a Supplier Code of Conduct that will roll out across FCC in a phased approach. We expanded our video-conferencing capabilities to a total of 14 sites corporate-wide.
<b>To implement a disposal policy to formalize our process for disposing of office supplies and furniture</b>	We implemented a disposal policy for office supplies and furniture in 2013-14.
<b>To continue to offer the Energy Loan and the Enviro Loan to our customers – the products are reviewed annually and updated as needed</b>	In 2014-15, both the Energy Loan and Enviro Loan were offered for our customers.
<b>To continue to require environmental assessments for each new real property loan</b>	In 2014-15, an environmental assessment was required for all new real property loans, totalling 9,270.



## FCC greenhouse gas emissions (G4- EN15, G4-EN16, G4-EN17, G4-EN30)

We have been reporting our greenhouse gas (GHG) emissions since 2011-12. The CSR team analyzed the areas of FCC operations that impact the environment. We looked at FCC's core business and used the GHG Protocol to evaluate environmental impacts and emissions according to scope.

Based on this assessment, we determined that FCC's energy use from buildings, employee air and vehicle travel, and paper use have the most significant environmental impact. Our 2014-15 results show an overall decrease in tonnes of carbon dioxide equivalent from 2013-14 levels. This is an encouraging result, demonstrating that FCC's efficiency and employee engagement activities are having an impact over time.

The 2014-15 GHG emission assessment is based on a representative sample of 81 per cent of FCC's total office square footage.

Our 2014-15 results show an overall decrease in tonnes of carbon dioxide.

(tonnes of CO <sub>2</sub> equivalent)	2014-15	2013-14	2012-13
Natural gas	1,306	1,421.8	1,350.3
Diesel	2.6	0.9	0.7
Propane	1.2	2.3	2.2
Gasoline	0.0	0.0	0.0
Fuel oil	0.0	0.0	0.0
Electricity	4,257	4,197.7	4,573.9
Air travel	1,003	1,076.9	1,167.5
Vehicle travel	930	1,055.7	1,098.7
Paper use	217	235.8	248.6
<b>Total emissions</b>	<b>7,717<sup>1</sup></b>	<b>7,991.12<sup>2</sup></b>	<b>8,441.93<sup>3</sup></b>

<sup>1</sup> 2014-15: Based on an assessment of 62 out of 103 offices, representing 81 per cent of FCC's total square footage.

<sup>2</sup> 2013-14: Based on an assessment of 70 out of 106 offices, representing 77 per cent of FCC's total square footage.

<sup>3</sup> 2012-13: Based on an assessment of 37 out of 104 offices, representing 55 per cent of FCC's total square footage.

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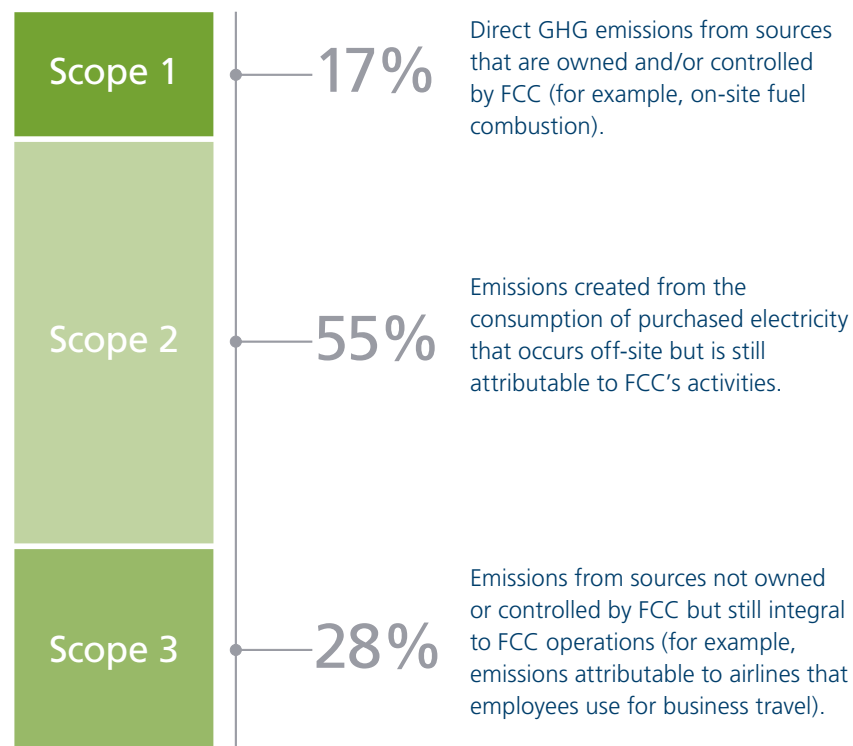
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## 2014-15 FCC emissions by scope

We measure and report our direct and indirect GHG emissions into three broad scopes according to GHG Protocol accounting principles.

Scope	Emissions (tCO <sub>2</sub> e)
Scope 1	1,310
Scope 2	4,257
Scope 3	2,150
<b>Total</b>	<b>7,717</b>



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## FCC paper use (G4-EN1)

FCC paper use for full-time employee (FTE)	2014-15	2013-14	2012-13
Total paper use in tonnes (t)	166.8	182.5	191.6
Number of FTEs	1,768	1,751	1,741
Total paper use by weight in kilograms (kg) by FTE	94.7	103.7	110.4
Average post-consumer recycled content of paper (%)	21	24.6	23.4

In 2014-15, FCC employees travelled 570,812 fewer vehicle kilometres than the year before. This is a decrease of 13.5 per cent and equal to over 126 tonnes of CO<sub>2e</sub>.

We also notably reduced our air travel by 607,669 kilometres or 6.5 per cent (equal to nearly 74 tonnes of CO<sub>2e</sub>). These reductions are the result of increased video-conferencing capabilities and employees making cost-effective and environmentally sound transportation choices.

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FCC's paper use decreased by nine per cent from last year's total. FCC achieved these decreases even as our business expanded (our number of FTEs increased by 17 in 2014-15). This decrease is the result of employee engagement activities around duplex printing and finding alternatives to printing in general.

We saw a slight decrease in our percentage of paper containing post-consumer recycled content this past year and we're exploring new opportunities to increase our usage of green paper sourcing. In 2014-15, we switched a large quantity of our paper supply to a new wheat-based paper that has a

lower environmental impact during creation than many post-consumer recycled papers. The introduction of this paper will provides us with an alternative to forestry-sourced paper and will contribute to the overall level of green products within our office supplies. Green products are defined as being made from materials that are less harmful to the environment and/or made from reused or water-based materials that conserve natural resources and/or contain international eco labels.

.....

FCC has decreased paper use by 9% from last year, even with an increase in the number of full-time employees.



## FCC energy use (G4-EN3)

	2014-15	2013-14	2012-13
<b>Total energy use in gigajoules (GJ)</b>	60,132	62,511.0	62,580.2
<b>FCC energy use per full-time employee (FTE):</b>			
<b>Total direct energy use in GJ: share from renewable sources (%)<sup>1</sup></b>	26,815; 0% <sup>2</sup>	29,346; 0% <sup>3</sup>	27,803; 0% <sup>4</sup>
<b>Total indirect energy use in GJ: share from renewable sources (%)</b>	33,317; 38.3% <sup>2</sup>	33,165; 39.9% <sup>3</sup>	34,777; 36.7% <sup>4</sup>
<b>Number of FTEs</b>	1,768	1,751	1,741
<b>GJ of energy per FTE (GJ/FTE)</b>	34.1	35.5	36.1
<b>FCC energy use per office square footage (ft<sup>2</sup>):</b>			
<b>Total office square footage (ft<sup>2</sup>)</b>	607,701	574,237	568,259
<b>GJ of energy per square foot (GJ/ft<sup>2</sup>)</b>	0.099	0.109	0.110
<b>Heating degree days, Canada<sup>5</sup></b>	4,240	4,402	3,944

<sup>1</sup> Renewable energy refers to hydro, solar, wind and tidal sources

<sup>2</sup> Source: [Canada's Greenhouse Gas Inventory, National Inventory Report 1990 – 2011, Environment Canada](#). Figures for 2013 were used for 2014-15 fiscal year due to data availability.

<sup>3</sup> Source: [Canada's Greenhouse Gas Inventory, National Inventory Report 1990 – 2011, Environment Canada](#). Figures for 2012 were used for 2013-14 fiscal year due to data availability.

<sup>4</sup> Source: [Canada's Greenhouse Gas Inventory, National Inventory Report 1990 – 2011, Environment Canada](#). Figures for 2011 were used for 2012-13 fiscal year due to data availability.

<sup>5</sup> Source: National Climate Data and Information Archive, Environment Canada.  
[cga.ca/wp-content/uploads/2015/06/Chart-2-Heating-Degree-Days.pdf](http://cga.ca/wp-content/uploads/2015/06/Chart-2-Heating-Degree-Days.pdf)

FCC saw an overall decline in the number of gigajoules per full-time equivalent, from 35.5 GJ/FTE to 34.1 GJ/FTE. This is a testament to the focus that FCC places on energy efficiency at both the employee and facility levels.

We slightly increased our office space square footage in 2014-15 to allow for expansion into new markets. Yet, despite the increase, FCC did not see an increase in the overall energy intensity per square foot, which declined slightly. This decline demonstrates that as FCC acquires office space, the energy efficiency level of this space on average is equal or lower to FCC's average energy intensity.

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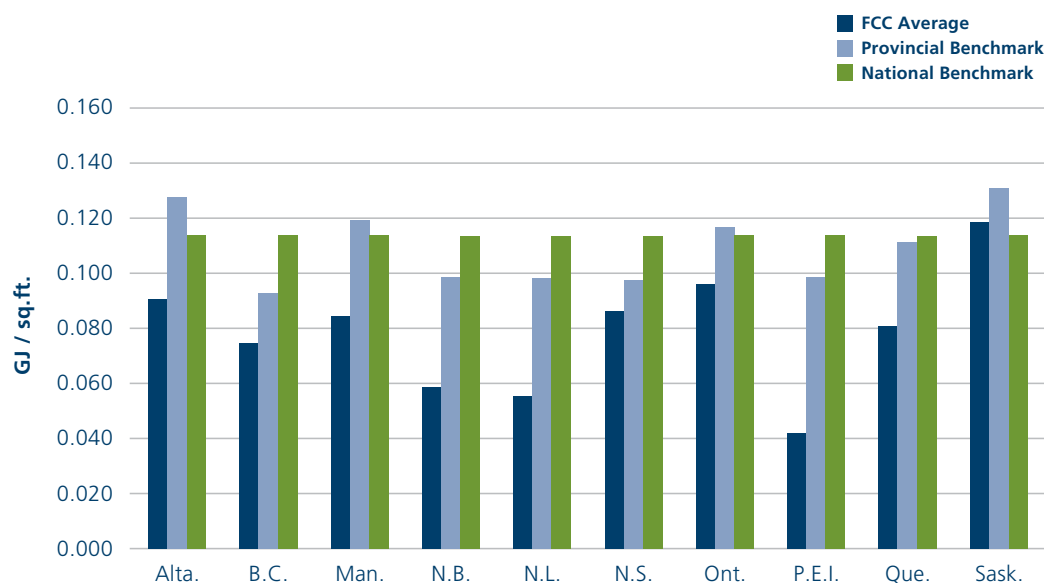
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## FCC office building energy intensity by province, 2014-15\*



\*Note: The national energy intensity benchmark has been adjusted according to an FCC-specific blended average based on FCC provincial office space distribution.

<sup>1</sup>HDD reflects the demand for energy needed to heat an office. It's derived from measuring the average outside air temperature and is compared to the minimum office temperature outlined in the Workplace Hazardous Materials Information System (WHMIS), which is 18° Celsius (C). HDDs are calculated by taking the high and low temperature for a day, averaging them to form a single value, and then subtracting it from the minimum office temperature set by WHMIS. The number of HDDs for a day with an average temperature of -10° C would be 28 (for example -10° C – (+18° C) = 28 HDDs). The number of HDDs can be calculated in a given year or month to provide a snapshot of overall climate variability.

FCC is below provincial and national energy intensity benchmarks in all provinces except Saskatchewan.

In Saskatchewan, FCC's energy intensity level is slightly above the national benchmark. This is due to the fact that Saskatchewan is a colder province than others and therefore requires more heat throughout the year. A more accurate reflection of FCC's energy intensity in Saskatchewan is to compare it relative to the provincial average, as it would take into account the colder weather. Using this comparison, FCC is below the provincial average.

In 2014-15, there were 4,240 heating degree days (HDDs)<sup>1</sup> compared to 4,402 in 2013-14, a four per cent decrease year over year. Given this decrease, some reduction in the amount of natural gas consumed is to be expected.

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## About this report

### Our report scope and boundary

(G4-23, G4-28, G4-29, G4-30, G4-32, G4-33)

FCC's annual CSR report provides our stakeholders with an overview of our economic, social and environmental performance.

The 2014-15 report measures our CSR performance for the fiscal year (April 1, 2014, to March 31, 2015) in our five focus areas. Our previous report was published in September 2014. All reports are available online at [fcc.ca](http://fcc.ca).

This report doesn't include the performance of our business partners through the FCC Alliance network or FCC Ventures.

Scope, boundary or measurement methods applied in this report that have changed since 2013-14:

- This report was prepared using the Global Reporting Initiative (GRI) G4 Sustainability Reporting Guidelines.
- New material issues were included as a result of the materiality analysis.
- One issue previously reported on was removed as a result of the materiality analysis.

### Our process

This report was prepared using the Global Reporting Initiative (GRI) G4 Sustainability Reporting Guidelines. GRI is a non-profit organization that promotes economic sustainability. It provides a comprehensive sustainability reporting framework that is widely used around the world. For more information about GRI, visit [globalreporting.org](http://globalreporting.org).

The report is "in Accordance" with the GRI G4 Guidelines – Core option. Our GRI Content Index, which lists the GRI indicators we report on, can be found on pages 75-81. The report was submitted for the GRI Materiality Disclosures Service, and GRI confirmed the correctness of the locations of the G4 materiality disclosures (G4-17 – G4-27). Our CSR team is responsible for planning, executing and reporting, with input from CSR working group members across the corporation, including Corporate Communication, Facilities and Administration, Finance, Human Resources, Legal, Marketing, Operations and Research.

### Assurance

This report was prepared in accordance with the Global Reporting Initiative's G4 Sustainability Reporting Guidelines' Core option, and is not externally assured.

We did not seek external assurance for this CSR report.

Global Reporting Initiative G4 content index (G4-32)



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## GRI Content Index (G4-32)

GENERAL STANDARD DISCLOSURES			
General standard disclosure	Page		External assurance
Strategy and analysis			
G4-1	Statement from the most senior decision-maker of the organization	Pages 4-6	No
Organizational profile			
G4-3	Name of the organization	Page 8	No
G4-4	Primary brands, products and/or services	Pages 82-85 in this report; 36-40 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>	No
G4-5	Location of organization's headquarters	Page 24	No
G4-6	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	Page 24	No
G4-7	Nature of ownership and legal form	Page 24	No
G4-8	Markets served, including geographic breakdown, sectors served and types of customers/beneficiaries	Pages 41-43 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>	No
G4-9	Scale of the reporting organization	Page 24 in this report, 41-43 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>	No
G4-10	Workforce breakdown	Pages 57-58	No
G4-11	Employees covered under collective bargaining agreements	Page 60	No

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General standard disclosure	Page		External assurance
Organizational profile (continued)			
G4-12	FCC's supply chain	Page 26	No
G4-13	Significant changes during the reporting period to locations of operations and supply chain	Page 27	No
G4-14	Precautionary principle	Page 23	No
G4-15	Externally developed economic, environmental and social charters and/or principles	Page 22	No
G4-16	Memberships in associations and national/international organizations	Page 24 and Page 86 (Appendix in this report).	No
Identified Material Aspects and Boundaries			
G4-17	All entities included in FCC's consolidated financial statements	Pages 36-40 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>	No
G4-18	Process for defining report content	Page 15 identifying stakeholders; page 20 materiality and defining report content	No
G4-19	Material aspects/topics and boundaries	Pages 21-22	No
G4-20	Material aspects/topics and boundaries	Pages 21-22	No
G4-21	Material aspects/topics and boundaries	Pages 21-22	No
G4-22	Restatements from previous reports	Wherever we have restated data, it is indicated in footnotes to the data table	No
G4-23	Significant changes in scope and aspect boundaries from previous reports	Page 74	No

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General standard disclosure	Page	External assurance	
Stakeholder Engagement			
G4-24	List of stakeholder groups engaged by FCC	Page 15	No
G4-25	Basis for identification and selection of stakeholders with whom to engage	Page 15	No
G4-26	FCC’s approach to stakeholder engagement, including frequency and engagement type	Pages 15-18	No
G4-27	Report key topics and concerns that have been raised by stakeholder engagement and how FCC responded to those concerns	Page 19	No
Report Profile			
G4-28	Reporting period	Page 74	No
G4-29	Date of most recent report	Page 74	No
G4-30	Reporting cycle	Page 74	No
G4-31	Contact point for questions regarding the report and its content	Page 8	No
G4-32	Report “in accordance option,” the GRI content index for reporting option, and if the report has been externally assured	Page 74	No
G4-33	FCC’s policy and current practice with regard to seeking external assurance	Page 74	No

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General standard disclosure	Page	External assurance
Governance		
<b>G4-34</b>	Governance bodies of FCC, including committees of the highest governance body and any committees responsible for decision making on economic, environmental, social impacts	Page 14 in this report, 11-16 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>
Ethics and Integrity		
<b>G5-56</b>	FCC's values, principles, standards, code of conduct and ethics	Page 9

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SPECIFIC STANDARD DISCLOSURES					
Material aspects	DMA and indicators		Page number and explanatory notes	Omissions	External assurance
Economic					
Economic performance	G4-DMA		Pages 24-31 in the FCC 2014-15 Annual Report at <a href="http://fcc.ca/annualreport">fcc.ca/annualreport</a>		No
	G4-EC1	Direct economic value generated and distributed	Pages 25 and 37-38		No
Environmental					
Materials	G4-DMA		Page 64		No
	G4-EN1	Materials used by weight or volume	Page 71	Renewable resources are only material to FCC	No
Energy	G4-DMA		Page 64		No
	G4-EN3	Materials used by weight or volume	Page 72		No

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Material aspects	DMA and indicators		Page number and notes	Omissions	External assurance
Environmental (continued)					
Emissions	G4-DMA		Page 64		No
	G4-EN15	Direct greenhouse gas (GHG) emissions (scope 1)	Pages 69-70		No
	G4-EN16	Energy indirect greenhouse gas (GHG) emissions (scope 2)	Pages 69-70		No
	G4-EN17	Other indirect greenhouse gas (GHG) emissions (scope 3)	Pages 69-70		No
Transport	G4-DMA		Page 64		No
	G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations and transporting members of the workforce	Page 69		No
Labour Practices and Decent Work					
Employment	G4-DMA		Page 51		No
	G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	Pages 59-60		No
Training and Education	G4-DMA		Page 51		No
	G4-LA9	Average hours of training per year per employee, by gender and by employee category	Page 59		No

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Material aspects	DMA and indicators		Page number and explanatory notes	Omissions	External assurance
Labour Practices and Decent Work (Continued)					
<b>Diversity and Equal Opportunity</b>	G4-DMA		Page 52		No
	G4-LA12	Composition of governance bodies and breakdown of employees per category and by significant location of operations	Page 58	FCC currently measures the breakdown of employees according to gender only	No
Product Responsibility					
<b>Product and service labelling</b>	G4-DMA		Page 47		No
	G4-PR5	Results of surveys measuring customer satisfaction	Page 48		No
<b>Customer Privacy</b>	G4-DMA		Page 45		No
	G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Page 45		No

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## FCC products, services and programs (G4-4)

Selecting any of the highlighted words will take you to further information on the FCC website.

### Agriculture and food

- We help build success for young farmers with products such as the **Young Farmer** and **Transition loans**.
- We give a boost to students by helping improve agriculture student lounges and distributing our Ag Bag at agriculture colleges and universities across Canada.
- Our valuable agricultural news and information publications are offered free of charge and include **FCC Express**, **AgriSuccess**, **Ag Sector Guides** and the **Farmland Values Report**.
- FCC offers free learning events for anyone involved in Canadian agriculture, including FCC Ag Knowledge Exchange, FCC Forums, agriwebinars and FCC Management Software events.
- **FCC Management Software** is Canada's leading farm management software for producers and gives our customers easy-to-use tools to plan, manage and grow their businesses.
- We work with national and regional industry associations to strengthen and grow the agriculture industry. This includes participating in events and meetings to share knowledge and solicit input and feedback on issues facing the industry.
- We help producers keep safety top of mind by presenting **Canadian Agricultural Safety Week** in partnership with the Canadian Agricultural Safety Association (CASA), the Canadian Federation of Agriculture and Agriculture and Agri-Food Canada.
- Our **FCC Ag Safety Fund** raises awareness about agricultural safety and provides farm owners and operators with training and information to incorporate safe farm practices into their operations.
- In partnership with CASA and the Rick Hansen Foundation, our **Back to Ag program** enables injured farmers and agricultural workers to apply for funding to purchase specialized equipment or adapt existing equipment to get them back to working in agriculture.
- Since 2006, we've conducted research with Canadian producers and agribusiness and agri-food operators about their views on the state of agriculture through the **FCC Vision Panel**, a 9,000-member research advisory group representing small to large Canadian producers and agribusinesses across all sectors.



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## FCC products, services and programs

### Community

- Our flagship community investment program, **FCC Drive Away Hunger**, focuses on reducing hunger in Canada.
- Through the **FCC AgriSpirit Fund**, we give \$1 million in annual funding to rural community groups across Canada.
- Our **FCC Regina Spirit Fund** is an annual \$100,000 fund that supports community enhancement projects in Regina, Sask.
- Through the **FCC Expression Fund**, we give a total of \$50,000 to projects that promote the vitality of official language minority communities and help residents express the cultural and linguistic diversity of their areas.
- Our **employee volunteer program** includes employee volunteer monthly draws, community team volunteer projects and an employee matching donation program.

### Customers

- We serve our customers through **more than 100 offices**, located primarily in rural Canada.
- We provide our customers with products and services tailored to their unique needs. Customers can choose lending options that match their business plans and goals.
- We partner with **agribusiness and agri-food producers** to expand into new markets, improve efficiency and capacity, adopt new technologies and take advantage of opportunities.
- We offer a **convenient online service** that allows customers to access up-to-date information about their online accounts and loan payment schedules.
- Our customer support programs are a regular part of our business and we encourage customers to contact us if they need assistance.
- The FCC Ag Crisis Fund allows employees to request support for individual customers facing difficult times, such as a serious illness, fire or farm accident.

### Employees

- We provide employees with a learning program on how to apply **FCC's cultural practices**. The Culture Fundamentals program helps all employees understand what our culture is about and what is expected in terms of how employees behave and work together every day. New employees also have the opportunity to read about the culture and get information from their manager before they enter the program. We support the development of our leaders with the Leadership Transformations Program. This program is mandatory for all new leaders at FCC. The focus is on helping leaders develop an authentic leadership presence that inspires employees to do their best every day. The program includes classroom learning, coaching, a leadership project and other development experiences to ensure leaders transfer their new way of being to the workplace every day.
- The Diversity Advisory Committee consists of employees who are champions in their respective areas to support the implementation of employment equity and diversity initiatives, offer feedback on employment equity and diversity strategies and approaches, help their co-workers keep employment equity and diversity top of mind and provide guidance on employment equity and diversity issues, as applicable.

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## FCC products, services and programs

### Employees (continued)

- The **Aboriginal Student Empowerment Fund** helps Aboriginal post-secondary students in Regina and Moose Jaw achieve their educational goals while creating awareness about FCC as a potential employer. FCC provides \$50,000 to assist with costs such as bus passes, child care and damage deposits, so that students will be able to spend more time focused on school and less time worrying about financial stress.
- Our Aboriginal Summer Student Program provides students with work experience that helps prepare them for possible employment at FCC upon graduation.
- To support employees in creating a work environment that is respectful of differences, online diversity awareness training is offered to employees. This required training provides learners with awareness, knowledge and strategies on providing equitable service to our customers and employees, and creating positive conversations in the workplace about diversity.
- To increase FCC's visibility among members of the four designated groups, we sponsor various ethno-cultural community events and maintain our presence at universities, colleges and career fairs across the country.
- To broaden our understanding of the skills and abilities of people in the four designated groups, we partner with diversity organizations that offer their clients work placement programs. Through these partnerships, some work placement candidates have become full-time FCC employees.
- To provide superior service in both official languages, we offer language training programs for employees in bilingual positions.
- Our Employee and Family Assistance Program enables employees and their families to access confidential counselling, advisory and information services.
- Our FCC Health and Safety Policy Committee, made up of management and employee representatives, ensures that safety is top of mind throughout the corporation.
- Our online training programs help employees efficiently gain the skills and knowledge they require to be successful in their positions.



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## FCC products, services and programs

### Environment

- We measure the GHG emissions of our internal operations each year by collecting corporate-wide information on paper consumption, vehicle and flight travel, and fuel and electricity consumption at our corporate and field offices.
- We promote nationally recognized environmental days such as **Canadian Environment Week** and **Earth Day**, and offer learning opportunities at our corporate office.
- Our **Enviro-Loan** and **Energy Loan** products help customers enhance their environmental performance and reduce environmental risk.
- We work with customers to assess their environmental risks through questionnaires, site inspections and assessment reports. FCC also has accountabilities under the **Canadian Environmental Assessment Act, 2012 (CEAA 2012)**.
- Our internal print shop is FSC certified by the Rainforest Alliance, which means that we ensure that paper used is made from environmentally managed forests whenever possible.
- We use a paper made from wheat straw as the primary paper for our corporate office location. It has a small environmental footprint and does not impact the food supply chain. It is one of the most environmentally sustainable paper types currently available in North America.



The mark of  
responsible forestry

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## Appendix A

### List of memberships (G4-16)

Visible, proactive sponsorship and support is provided through formal partnerships and/or multi-year agreements that enable FCC to connect with industry stakeholders and association members.

FCC has been building relationships with about 50 agriculture industry associations included among more than 200 associations we support across Canada each year. In 2014-15, we renewed our industry association strategy to further engage with 20 national and provincial producer groups, with the intent of growing relationships and awareness of industry opportunities and delivering value through knowledge and insights.

In addition to our industry partnerships, FCC is actively involved with a number of other organizations to advance our business practices, including CSR.

### Our major partners include the following:

Agricultural Alliance of New Brunswick  
Agriculture Producers Association of Saskatchewan  
Alberta Federation of Agriculture  
Alberta Milk  
Atlantic Grains Council  
Atlantic Outstanding Young Farmers  
B.C. Agricultural Council  
B.C. Greenhouse Growers' Association  
B.C. Outstanding Young Farmers  
Canadian Agriculture Safety Association  
Canadian Association of Agri-Retailers  
Canadian Association of Farm Advisors  
Canadian Beef Breeds Council  
Canadian Cattlemen's Association  
Canadian Federation of Agriculture  
Canadian Horticultural Council  
Canadian Roundtable for Sustainable Beef  
Canadian Society for Training & Development  
Canadian Young Farmers Forum  
Chicken Farmers of Canada  
Conference Board of Canada  
Dairy Farmers of Canada  
Dairy Farmers of Manitoba  
Dairy Farmers of Ontario  
Dairy Farmers of P.E.I.

Egg Farmers of Canada  
Fédération de la Relève agricole du Québec  
4-H Canada  
Grain Growers of Canada  
Keystone Agriculture Producers Inc.  
L'Association québécoise des industries de nutrition animale et céréalière  
Le Conseil de la transformation alimentaire et des produits de consommation  
Manitoba Outstanding Young Farmers  
Newfoundland Federation of Agriculture  
Nova Scotia Federation of Agriculture  
Ontario Federation of Agriculture  
Ontario Outstanding Young Farmers  
PEI Federation of Agriculture  
Pulse Canada  
Saskatchewan Outstanding Young Farmers  
UPA  
Western Barley Growers  
Western Canadian Wheat Growers Association  
Western Equipment Dealers Association

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In pursuit of being a good corporate citizen, FCC partners with



The Conference Board of Canada  
Le Conference Board du Canada



**Aon** Hewitt



Corporate Knights 2015  
**FUTURE40**  
Responsible Corporate Leaders in Canada

FCC was ranked 12th on Corporate Knights Canadian Future 40 Responsible Corporate Leaders list.

To help reduce our impact on the environment, we no longer print copies of our CSR report and we encourage you to read the report online. Our current and past CSR reports are available in both English and French.

To provide feedback about this report or FCC's CSR efforts, email the Senior Director of Strategy, Government Relations and Corporate Social Responsibility at [csr@fcc-fac.ca](mailto:csr@fcc-fac.ca).





[fcc.ca](http://fcc.ca)

Canada 